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Co-chair Johnson, Co-chair Hayward, Co-chair Rayfield, members of the Committee,

My name is Jim Houser. My wife and I have owned and operated Hawthorne Auto Clinic at 4307 SE Hawthorne Blvd in Portland for 36 years. I also serve on the DCBS Oregon Health Insurance Marketplace Advisory Committee and I am co-chair of the Main Street Alliance of Oregon. I am here today to speak in support of the DCBS Marketplace.

As you know the DCBS Marketplace partners with the federal Healthcare.gov to administer enrollment in ACA (Affordable Care Act) Qualified Health Plans (QHP's) for over 148,000 Oregonians. Because of the creation of the individual marketplaces and the expansion of Medicaid, more entrepreneurs and small-business employees have health coverage than before the ACA was implemented. According to a recent nation-wide study by the Commonwealth Fund, which I have linked (<https://www.commonwealthfund.org/publications/issue-briefs/2018/oct/affordable-care-act-impact-small-business>) in my printed remarks, since its implementation, the Affordable Care Act has provided health insurance to more than 20 million people who couldn't otherwise get coverage. Many are small-business owners, self-employed entrepreneurs, or employees of small companies. Nationally more than 5.7 million small-business employees or self-employed workers are enrolled in the ACA marketplaces; more than half of all ACA marketplace enrollees are small-business owners, self-employed individuals, or small-business employees.

Indeed, the uninsured rate for small-business employees fell by almost 10 percentage points post-ACA. The ACA also has helped stabilize health costs for many small businesses that provide coverage, with the rate of small-business premium increases falling by half following implementation of the law. I can say that at Hawthorne Auto Clinic we provide full health care coverage for our 10 full-time employees and their dependents. Following a 10 year period of 120% premium increases, our premiums stabilized by 2011. Our premiums actually dropped by @ 3% in 2011 and 2013. An unheard of occurrence.

Unfortunately, healthcare.gov doesn't track or won't release to DCBS the pertinent data for us to know precisely the small business impact of the ACA and our Marketplace on small businesses in Oregon. The lack of critical management data isn't all that is lacking from Washington, DC. As you probably know the current administration there appears to be doing their utmost to undermine access to legitimate health plans and health care cost controls.

Fortunately the DCBS Marketplace Advisory Committee has a (typically Oregonian) high level of cooperation and unity of purpose among diverse representatives of health insurance brokers and agents, carriers and providers, small business, community health, QHP enrollees, and other stakeholders and are working to protect and advance the gains for all Oregonians in health care access, quality and cost-reduction. We ask the Legislature's support in carrying our mission forward.

Thank you.

Jim Houser