

## Small employer healthcare plan critical features

\*All employers know that to recruit and retain good employees, in addition to competitive wages, a good benefits plan is essential. Small employers know that they are at a competitive disadvantage with large employers who can afford good benefits.

\* The most requested benefit by employees is a good healthcare plan, including for families

\*A small business plan for Oregon should comprise a large enough buying group to negotiate on the same level as large employers, like public employees and school teachers have. Like the SAIF (State Accident Insurance Fund).

\* The small business plan should be open to all small businesses including sole proprietors, individual contractors, gig workers, and their families

\* To be included employers should agree to cover at least 50% of the employee's premiums.

\* In order to meet the health care needs of all workers and throughout the state the plan should include multiple healthcare providers/networks state-wide.

\* The plan should be administered in such a way that the employee (not the employer) contacts the administration/agency/agent to choose the best plan for themselves/family, keeping in mind the budget set by the employer. (With any balance covered by the employee.) Admin/agency then bills the employer for their share and keeps the employer up-to-date on the enrollment status of each enrolled employee.

Thank you,

Jim Houser, Main Street Alliance, Board member

██████████, Portland OT 97202

503-313-3577 (c)

[jimhh46@gmail.com](mailto:jimhh46@gmail.com)