



RETAILERS ASSOCIATION  
of MASSACHUSETTS

*The Voice of Retailing*

***STATEMENT OF THE RETAILERS ASSOCIATION OF MASSACHUSETTS  
SUPPORTING THE SMALL BUSINESS HEALTH INSURANCE REFORM BILL***

***FOR IMMEDIATE RELEASE***

***JULY 31, 2010***

Boston—The Retailers Association of Massachusetts today applauded the Small Business Health Insurance Reform conference committee report adopted in the Legislature.

“This is the most important reform small businesses have seen in 20 years designed to give them and their employees’ health insurance premium relief and equal rights under the law and in the marketplace,” said Jon Hurst, President of the Retailers Association of Massachusetts. “Truly this legislation will help deliver real opportunities and savings for Main Street, which unfortunately has not yet benefited from the 2006 state reform law. This is not only important to small employers and consumers in Massachusetts, but we also believe this legislation will serve as a model as the national health care reform law is implemented,” Hurst said.

For the first time in fifteen years, the legislation provides for the establishment of small employer cooperatives designed to give those with 50 or under employees the same marketplace rights as larger businesses or government entities. Small business advocates urged the establishment of such cooperatives to give small employers and their workforces the ability to aggregate buying clout, and to implement cost savings initiatives regularly used by big business, including wellness programs and limited networks.

The comprehensive reform package also requires extensive insurer disclosure and transparency on premiums, administrative costs, and medical loss ratios by group size, which is important to note differentials in the marketplace and to create pressure for comparable coverage for comparable premiums. It will also for the first time require disclosure by administrators of self-insured clients on the level of compliance on the state mandated benefits, which under federal law many large employers can avoid.

“The economic pressures on small employers this year due to double digit premium increases has been well documented,” Hurst said. “We applaud the Legislature and the Governor for making this a top small business, consumer and economic priority. Finally small employers, their employees and their families can say that they have ‘a seat at the table’ with the big insurers and big providers,” Hurst concluded.

*The Retailers Association of Massachusetts is a statewide organization formed in 1918, and includes 3200 members from across the Commonwealth. For more information, contact Jon Hurst at 617-699-2110.*