

FGA Association Health Plans

THE PROBLEM: SKYROCKETING HEALTH INSURANCE COSTS FOR SMALL BUSINESSES HAVE LEFT MILLIONS UNINSURED



Fewer than **31 percent of small businesses** offer health insurance.



Premiums have **tripled** since 2000.



Often, **small businesses are forced to pay more** for health insurance than large companies.

THE SOLUTION: ASSOCIATION HEALTH PLANS

Association health plans **empower small businesses to band together across industries and state lines** to purchase health insurance for themselves and their employees.



Up to four million Americans could have access to **more affordable coverage**.



Small businesses can **reinvest money that is saved** and hire more workers.



Association Health Plans

WHO IT HELPS

✓ Uninsured **small business owners**

✓ **Small businesses** that have dropped insurance coverage

✓ **Entrepreneurs**

✓ **Independent contractors** and others in the gig economy

✓ **Married business owners** who are not eligible for small group health plans

✓ **Large companies** that want lower administrative costs

Keith, who suffers from high blood pressure, and Diana, a cancer survivor, own a small business. Unfair regulations that target small businesses like theirs forced Keith and Diana to purchase insurance on the individual market. **Their premiums skyrocketed to more than \$1,800 per month**, leaving them no choice but to drop their coverage. Association health plans could help the Buchanans and families like theirs provide affordable insurance coverage for themselves and their employees.

Keith and Diana Buchanan
North Carolina



IT'S POPULAR

