



MISSOURI SENATE

JEFFERSON CITY

CAPITOL BUILDING, ROOM 323
JEFFERSON CITY, MO 65101

Jason Crowell
27th Senate District

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Contact: Andrew Green
(573) 751-2459

Sen. Crowell Proposes Legislation Increasing Access to Health Care for Uninsured

JEFFERSON CITY—To help reduce the high costs of health benefits for small businesses, Sen. Jason Crowell, R-Cape Girardeau, has pre-filed a bill allowing small businesses and the self-employed to join together to purchase health insurance under Association Health Plans (AHPs).

Current law does not allow group health insurance policies to be issued to associations organized for the sole purpose of obtaining health insurance. Senate Bill 663 removes that restriction, making health care more affordable and more accessible for working families.

“When it comes to health insurance, the economies of scales are tipped in favor of large companies because of the high insurance premiums and limited health plan choices that small businesses have to deal with,” Crowell said. “This issue is all about strength in numbers, and we need to level the playing field so self-employed and small-business workers are able to benefit from the competitive health insurance market.”

AHPs can reduce health insurance costs by 15 to 30 percent, as well as increase the bargaining power and administrative efficiency for smaller employers.

“So many Missourians are uninsured because the small businesses they work for cannot afford medical coverage,” Crowell said. “My legislation will help alleviate the health-care crisis that is plaguing Missouri’s working families by ensuring that employees of small businesses in Missouri have access to affordable, quality health care.”

The Second Regular Session of the 93rd General Assembly convenes Jan. 4, 2006.

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