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I Care: Increasing Access to Healthcare

Lower Healthcare Costs For You

Purchasing Alliances

The lack of access to health care is a big problem across the nation and in Missouri. Nationwide, 45 million Americans are uninsured, and more than half of those uninsured are employed by small businesses with fewer than 100 employees or they are self employed. Right here in Missouri, nearly 12 percent of hardworking citizens that work for small businesses are uninsured because their employers pay much higher premiums than larger businesses. I believe that every working family in Missouri should have access to quality, affordable health care, not just those that work for large corporations. That is why I have introduced legislation that will reduce the high costs of health insurance facing small businesses and individuals.



By taking advantage of economies of scale and administrative efficiencies, large corporations can offer health insurance to their employees at a cheaper rate than small businesses. Large corporations like Ford Motor Company, McDonald's, and Anheuser-Busch employ thousands of people. Small and medium sized companies do not receive the same rates because it is more expensive on average to provide health insurance to a business with 20 employees than it is to insure one with 20,000 employees. Employees of small businesses that do provide health insurance tend to pay 17 percent more for coverage than large company employees. Not only that, but 83 percent of companies with more than 5,000 employees offer more than one health plan, compared to 10 percent of companies with fewer than 50 employees offer choice of health plans.

Previously, Missouri law prevented associations from forming for the sole purpose of obtaining insurance. My legislation, Senate Bill 663, levels the playing field by allowing small businesses and the self-employed to band together and form employer purchasing alliances to purchase health insurance.

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By increasing buying power and gaining efficiencies, it is estimated that employer purchasing alliances will reduce their health insurance costs by 15 to 30 percent. The bottom line is, health insurance becomes more affordable and therefore more people will have access. These purchasing alliances will be structured to specifically meet the needs of individuals so they can offer an array of health-benefit options. Because the health-care crisis plagues more than 45 million Americans, there is a similar movement on the federal level. I will be working with U.S. Senator Jim Talent and other lawmakers to bring Missouri's working families affordable, quality health care.

Contact Me

As always, I appreciate hearing your comments, opinions and concerns. Please feel free to contact me in Jefferson City at (573) 751-2459. You may write to me at Jason Crowell; Missouri Senate; State Capitol; Jefferson City, MO 65101, or email me at: jcrowell@senate.mo.gov or visit me on the web at <http://www.jasoncrowell.com> and <http://www.senate.mo.gov/crowell>.

Senator Jason Crowell proudly represents the people of Bollinger, Cape Girardeau, Madison, Mississippi, Perry and Scott counties in the Missouri Senate.