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To: The Honorable Members of the House Insurance and Financial Services Committee
Date: June 8, 2023
From: Amanda Fisher, NFIB Michigan State Director
Re: Opposition to House Bills 4619-4623 as introduced

On behalf of over 10,000 small business owners in Michigan, NFIB is writing to express its opposition to House Bills 4619-4623 as introduced.

These bills as currently introduced, while intending to codify the Affordable Care Act (ACA) whether intentionally or not, go beyond or are inconsistent with what the ACA requires and would result in Michigan specific mandates going beyond what the federal government currently requires.

The cost of healthcare has consistently been one of small business' top concerns for the past several decades. Main Street businesses struggle to provide the same kinds of benefits as larger corporations, and with every state specific mandate, costs increase, eventually making it impossible to provide insurance benefits at all.

It is important for lawmakers to remember that the federal law governs large, self-insured groups (ERISA), Medicare and Medicaid beneficiaries, and VA benefits from state mandates. **These means that any state legislation, which goes beyond what the federal government requires, will only impact small- and medium-sized firms, generally firms with fewer than 100 employees, and individuals purchasing coverage in the individual market, driving up the cost of their health insurance coverage.**

NFIB opposed the Affordable Care Act at the federal level and still advocates for changes to help small employers afford, and therefore, provide healthcare for their employees. Meanwhile, other associations are advocating for expansion of ACA. **Changes at the federal level could result in Michigan being out of compliance with federal mandates, causing confusion for citizens and additional regulatory burdens for insurers, DIFS, as well as employers.**

For all these reasons, we would ask you to oppose, or, at the very least, make changes to these bills that would mirror ACA language.

Thank you for your support of small business.