United States Senate

WASHINGTON, DC 20510

February 16, 2006

The Honorable William F. Frist, M. D.
Majority Leader
United States Capitol
Washington, DC 20510

Dear Senator Frist:

Small businesses face a crisis when it comes to securing affordable, quality health insurance. They are trapped in stagnant, dysfunctional insurance markets that are controlled by a handful of large insurers, leaving few, if any, coverage options. In four of the past five years, health insurance premiums have increased at double digit percentage levels.

As cosponsors of the Small Business Health Fairness Act (S. 406), we believe that Association Health Plans ("AHPs") are a critical solution to the small business health insurance crisis. Our bill mirrors the House version of AHP legislation (H.R. 525), which passed the House overwhelmingly and on a bipartisan basis, 263-165, for the eighth time. Still, AHPs have never received a vote on the Senate floor.

It is time for the Senate to act on Association Health Plans.

We appreciate your personal expertise and leadership on health care issues – in particular, your support for AHPs, which you have stated is "an idea whose time has come." We completely agree with your response to President Bush's State of the Union Address: "Health care will be a major priority in the coming year, and together we'll address the rising cost of health care and guarantee affordable and accessible care is a reality for all Americans."

This reality is within our reach: AHPs are a critical solution to the small business health insurance crisis. Touted by over 12 million employers and 80 million employees, AHPs represent a fair, fiscally sound, and tested approach to reducing the nearly 46 million uninsured Americans at nominal cost to the federal government.

We applaud the strong leadership of Senator Enzi and the HELP Committee in their continuing efforts to broker compromise legislation with stakeholders on all sides of this complicated issue. We also appreciate Senator Enzi's dedication and willingness to move forward on this issue. Progress has certainly been made.

However, time is growing short this year to move AHPs to the Senate floor for a vote. We respectfully request that you encourage Senator Enzi to report AHP legislation out of the HELP Committee as soon as possible next month. We also request that, shortly thereafter, you call up AHP legislation for long-awaited consideration on the Senate floor.

The American people stand with you on this and we wish to add our voices to encourage a vote. We pledge to work with you, the Administration, and the hundreds of small businesses, ranchers and farmers supporting AHPs. Together we will be successful.

Thank you for your continued and steadfast leadership on this issue. We value your commitment to passing AHPs in the Senate.

Sincerely,

OLYMPIA J. SNOWE
United States Senator

JIM TALENT
United States Senator

CHRISTOPHER BOND
United States Senator

ROBERT C. BYRD
United States Senator

NORM COLEMAN
United States Senator

DAVID VITTER
United States Senator

JOHN MCCAIN
United States Senator

MEL MARTINEZ
United States Senator

KAY BAILEY HUTCHISON
United States Senator

JOHN THUNE
United States Senator

CHUCK HAGEL
United States Senator

SAM BROWNBACK
United States Senator