

How to
talk with
your local

business owner about **MEDICARE FOR ALL**

Transform

Business Leaders for Health Care Transformation



Business organizing requires a different approach.

“Health care is a human right” has been a successful slogan for the single-payer movement for decades, but that may not always be the best tactic to use when speaking with your local business community



about the benefits of fixing our broken health care system. We recommend the following strategies and talking points when engaging a business leader about the topic of health care reform.

“How to talk with your local business owner about MEDICARE FOR ALL” is a report by **Business Leaders for Health Care Transformation**, a national 501c3 organization representing more than 3,200 businesses across the country that support single-payer health care. To learn more or get involved, visit www.BLHCT.org

Schedule a time to talk in advance.

Business owners and entrepreneurs are busy people. Be flexible in scheduling a meeting and recognize that you are competing for their time because their focus is on running their business. We recommend in-person meetings as much as possible, but during these times of the COVID-19 pandemic, phone and video conferencing are acceptable substitutes. Don't show up at a business unannounced during their busy times. Keep your pitch short and make sure you have a specific request (sign onto campaign, endorse a policy, follow-up for a more in-depth meeting).

Listen and learn more than you lobby.

Don't hammer the business owner over the head with your message. We recommend instead listening and learning during your first meeting, including relying on a series of

questions that will get a business owner talking about their own experiences with the broken health care system. Do they pay for employee health insurance? If so, how much is that expense for them? What would they do with those resources if they weren't sending money to health insurance companies? Questions like this will make the business owner feel heard and understood and will likely elicit complaints and concerns about how the current healthcare system is unfair to businesses and people. Concerns with our broken healthcare system are bi-partisan - mine that opportunity.

Make the economic case.

Some business owners will be swayed by the moral argument of health care reform. It's important to organize these businesses as part of the movement, but it's more important



to target and recruit companies and business leaders who are currently undecided. Connecting health care reform policies directly to their financial bottom line and casting these reforms as key to the future success of their business will be influential ways to get new leaders involved in the movement.

Making the Business Case for Health Care Reform

Focus first on how the current healthcare system HURTS businesses.

The cost of providing employee health insurance for employers in the United States is unsustainable and is hampering economic growth, job creation, and entrepreneurship. The U.S. spends more on health care than any other developed nation in the world with unacceptably low health care results. The average 2019 cost for a family plan through an employer was more than \$20,000 a year and these costs have outpaced wage growth and inflation.



The ongoing COVID-19 pandemic has revealed the folly of tying health insurance to full-time employment. More than 22 million workers lost their jobs by mid-April 2020. Many of these unemployed workers also lost their employer-sponsored health insurance. That double-whammy of losing a paycheck and health insurance simultaneously was once scary for families; during a global pandemic it is potentially deadly.

National polling and surveys of business owners show that health care costs and access are major concerns and have real life implications for economic growth and public health.

- One in 5 small business owners report health care costs as their top business concern.
- More than 6 in 10 small business owners say a premium increase of 10-15% would make their employee health insurance benefits unaffordable.

Small businesses are a beloved institution in the United States and Americans routinely trust these businesses more than government, media, and large corporations. The impact of potentially thousands of business owners to break this impasse cannot be overstated.

Strong business coalitions are essential parts of modern policy campaigns, from climate change legislation to establishing paid leave laws.

Business leaders see the health care debate from three angles:

- **COST:** Employers are motivated by their bottom lines. The cost of employer health insurance can be anywhere from 6-20% of a company's payroll. Will a proposal cost them more or less? That's the first test an employer will use to evaluate policy proposals.
- **BENEFITS:** Employers are motivated to help their employees live happy and healthy lives. Businesses that provide health insurance do so because it helps in attracting and retaining a strong workforce and because they see it as a moral obligation in an imperfect system. Are their employees getting the care they are paying for? Does the benefit package match employee health care needs?
- **COMPETITION:** Businesses with strong benefits packages have higher personnel costs but leverage in recruiting and retaining a talented workforce. Businesses that cannot afford employee health insurance have lower staffing costs but struggle to attract and keep workers. Leveling the playing field by removing health insurance from this equation would allow all businesses to compete on quality and service.

How a business owner views our health care system likely depends on their size and industry.

Small Businesses (1-50 employees, often retail, service, or food manufacturing) are the least likely to have health insurance as an employee benefit because of the cost and complications. Their employees (including the business owner) are likely uninsured or getting coverage through a spouse's job. These businesses struggle with employee recruitment and retention because they don't offer insurance as a benefit. Effective message: Policies like Medicare for All would end the employer-based health care system, allowing these businesses to compete on a level playing field.

Mid-sized Businesses (50-200 employees, often manufacturers, high-tech, marketing, or education) are more likely to offer health insurance as a benefit to full-time employees, at the cost of thousands of dollars per worker each year. Effective message: Under Medicare for All, businesses would pay less in taxes than they do now in premiums to health insurance companies - and their workers would have better coverage.

Large Businesses (200 or more employees) are the most likely to have health insurance as an employee benefit. These companies could also be self-insured, which means they are paying employee health care costs out of pocket while contracting with a health insurance company for administration. Effective message: Large businesses would save money by reducing the need for HR staff to administer health plans and decrease their liability if the company is self-insured.

Sole proprietor/independent contractors (one individual) often struggle to access and pay for health insurance because they don't receive benefits from a traditional employer. These workers and small business owners may not have health insurance at all or could be on the plan of a spouse or family member with access to employer-sponsored health insurance. Effective message: Medicare for All will create a portable set of health benefits that follow a person from job to job, allowing gig and independent workers to always have coverage and encouraging entrepreneurs to start new businesses.

Educate, Organize, and Activate

Congratulations! You had a successful meeting with a business owner and they are interested in working with you as a health care reform advocate. Now what?

- Connect with Business Leaders for Health Care Transformation by having them sign up at our website, www.BLHCT.org.
- Recruit them as an ally in your local single-payer or health care reform organization.
- Highlight their business perspective in on-line videos, op-eds, social media content.
- Connect them with their elected officials to share how Medicare for All or other health care policies would help their business succeed.