

Our Goal: Lifetime, Comprehensive Healthcare for All Mainers

Benefits to Business – Small and Large

Small businesses know the private health insurance industry does not work for them. Here are elements business owners want in a health care system and how a state-wide, publicly funded, universal health care system would meet these needs:

REMOVES OWNERS FROM HEALTH CARE BUSINESS

Universal care relieves employers of all administrative responsibilities. Employers do not need to manage funds, determine benefits, or pay providers.

KEEPS COSTS LOWER & MORE PREDICTABLE

Universal publicly funded health care allows every individual and business owner to know their share of costs as a taxpayer. These costs do not change regardless of health, family size, or employment status.

KEEPS EMPLOYEES HEALTHY & PRODUCTIVE

By removing deductibles and co-payments, universal care encourages employees to seek health care early. Employees stay healthier and more productive, reducing sick time costs.

OTHER BENEFITS

Provides employees with competitive health care benefits. Keeps productive employees from seeking better benefits at another company.

Universal care means every employee gets the same comprehensive benefits regardless of employer. Entrepreneurs can start a new business and retain health care access for themselves, their families, and new employees. Employers do not need to split full-time positions into multiple part time positions to reduce health care costs.

Levels the playing field for businesses large and small. Companies won't pay less by reducing or eliminating health care benefits.

All individuals and businesses will pay their fair share for providing universal health care. Maine companies will have a strong competitive advantage over states with employer-based health care and will be better able to compete internationally with countries already providing universal care.

BUSINESS BENEFITS FROM PUBLICLY FUNDED HEALTHCARE FOR EVERY MAINER

1. BUSINESS BOTTOM LINE SAVINGS

- No wasted time reading insurance proposals; no need to hire a benefit manager for healthcare
- Decrease in cost for worker comp, auto and liability coverage because medical component is covered for everyone
- Retiree health costs disappear
- No time (or money) spent on healthcare during labor negotiations
- Property taxes reduced because local government no longer pays for its employees' coverage

2. BUSINESS WORKFORCE BENEFITS

- Every employee is completely covered
- Healthier workforce – employees are not deterred from seeking care by high out of pocket costs

3. IMPROVED BUSINESS CLIMATE

- No financial risk to the business from hiring a person with high medical costs
- Frees up business resources to concentrate on providing more quality products and services
- An entrepreneur's start-up costs are based on predictable payroll cost, not insurance negotiations

4. MORE BUSINESS PREDICTABILITY

- A uniform % of payroll covers all employees of every business
- No competitive advantage (or disadvantage) based on health insurance costs
- No need to consider whether you have one, 100, or a million employees
- No need to consider whether an employee is full time, part time, seasonal, or works overtime
- Survival of the business is not at risk from costly illness

5. IMPROVING BUSINESS BY IMPROVING THE ECONOMY

- When employees' healthcare costs are reduced, they have more discretionary money to spend, improving all businesses' bottom lines
- Greater discretionary spending leads to greater overall jobs creation

Maine AllCare is a nonpartisan, nonprofit group committed to making health care in Maine universal, accessible and affordable for all.