



## Fix the broken insurance marketplace

By Dan Danner

Whether they're young or old, entrepreneurs always have a hunger to come up with the next big idea, or to do something better than anyone else. That's the spirit that lives in each and every small business owner. That's what drives them to create jobs and continue to build our economy.

There are, however, many challenges that new and even well-established businesses face—in particular, the rising cost of health care and health insurance. The inability to affect or reduce health insurance premiums from year to year continues to be the greatest challenge for small business owners, along with the lack of competition and choice in the marketplace.

For these reasons, small business should be the focus of the health care debate. It's baffling that small business owners need to reiterate why they need reform. They continue to see examples of how big businesses like Safeway and General Mills are doing great things for their workforce, driving down costs and just want the same. But here's a news flash: Under current laws and regulations, small businesses can't do it.

So their message is simple: Fix the broken marketplace. For decades, small employers and the self-employed have been forced to bob and weave between the individual and small-group marketplace. These two markets either deny individuals the coverage they need, or they raise rates so high, employers can't afford to keep coverage. Something is wrong with this picture.

The Senate and the House of Representatives have been striving to craft an acceptable health care reform bill. As they work, they need to know what's not acceptable to small business owners: An employer mandate: Some proposals require employers to offer health care to full-time and part-time employees. Research shows an em-

ployer mandate could cost one point six million jobs, with more than one million lost in the small business sector. The greatest effect will be on low-income workers, who will pay through depressed wages and lost jobs.

**A payroll tax:** The House would charge a payroll tax of up to 8 percent on all employers with a payroll of \$500,000 or more, if they don't provide "qualified" health insurance to their employees. The tax would apply no matter whether the business makes a profit or not.

**A public option:** Some bills establish a government-run public option. As advocates for competition and choice, we're deeply concerned that a public option would further compromise the viability of private insurance and eventually would restrict choice to a single plan: the government-run plan.

After 15 years of loudly shouting at Congress about this issue, small business owners should be steaming mad that it's taken this long to get a real discussion going about real reform. May-

be that has something to do with the power and money that comes from the insurance lobby. Maybe now that Congress is seriously engaged, they'll listen to their real constituency, not those who can afford to pad their pockets.

Here's something every voter needs to know: Small business owners need and want reform. To that end, we support market reforms that will increase access to insurance plans and drive more competition and lower costs, not a bunch of new taxes and confusing rhetoric. That's the only way we'll get more Americans covered at lower costs.

Americans in general and small business owners in particular, should contact their representatives and urge them to pass the reforms that truly help small businesses and their employees.

You can follow the latest news and information about the debates at [www.nfb.com](http://www.nfb.com).

Dan Danner is president and CEO of the National Federation of Independent Business in Washington, D.C.

## The other things said by Mondale, Carlson

By Dane Smith, president, Growth & Justice

I know better, having worked many years as a reporter, than to complain about the news media's decisions on what's newsworthy. Especially at an event that offers a full hour of meaty material and distinguished, independent-minded speakers.

Good that the reporters come, and spell the names right, which isn't too hard when we feature household names like former vice-president Walter Mondale and former Gov. Arne Carlson.

And so I wasn't too concerned about how, at our event recently, the media glommed all over Carlson, a moderate Republican, when he sharply advised Republican Gov. Tim Pawlenty to come home from presidential politicking and get a grip on a gargantuan long-term budget problem. (Turns out most Minnesotans in a recent poll also would prefer that the governor not seek the White House.)

But the essence of the event, "Recapturing Minnesota's Edge," was built around constructive and optimistic advice about what Minnesota needs to do to get back on track.

Two of the two main things, according to one or the other or both, were: rebuilding through smart investments in the public things that are good for business and prosperity in the long run, and focusing once again on how to make our already good governments work better.

"Keep education up front," Mondale counseled, with trademark brevity, emphasizing that Minnesota became an overachiever among the states in economic performance and quality of life because "we looked upon wise public investment as the ideal."

A generation of anti-government, anti-tax conservatism that was designed

to "starve the beast," along with deregulation and less oversight, has delivered an economic crisis, causing even former Federal Reserve Chairman Alan Greenspan to admit he was wrong about the ability of the market to police itself, Mondale said.

"The economic fundamentalism is over, because of the (near) collapse of the economy," Mondale said, and he called for both spending cuts and revenue increases to be on the table as Minnesota struggles with its budget. He repeatedly made the point that investments in education, transportation, the arts and health were critical components of Minnesota's success.

Recalling the 1973, Time magazine cover that celebrated Minnesota as "The State that Works," Carlson advised that we get serious again about "good government" and harnessing our talent in business and government around making it work more effectively. That famous Time article cited innovations like the Minnesota Miracle and the Metropolitan Council, both of which involved planning and public investment and reasonable but significant tax increases. Carlson, however, was a fiscally conservative governor who fought hard against most tax increases.

"I remember," Carlson said, "when Republicans and Democrats stumbled over each other to carry what they felt were good-government bills." Suggesting that business leadership in particular needs to make a comeback in community leadership, Carlson said Minnesota succeeded because of the "willingness of ALL its leadership, not just one leader or two leaders or five leaders... to anticipate problems in the future and then to tackle them."

Carlson and other Republicans and business leaders in the early 1990s,

provided a classic model, crafting with liberal DFLers the MinnesotaCare program for health coverage of low-income working families. Star Tribune columnist Lori Sturdevant accurately described the success of MinnesotaCare as a "public option" that worked very well, and she refuted the Pawlenty administration's criticism of Carlson and dismissal of MinnesotaCare as "unsustainable" government-run health care.

Each also offered various specific ideas for improvements. Mondale called for reforms already on the table that would take partisan politics out of the judicial selection process and remove them as well from redrawing the political boundaries.

Carlson offered an intriguing idea for dividing the state budget into an "investment piece" and a "maintenance piece," with education and transportation in the former realm and care for the aged and economic security programs in the other.

These two men arguably have had more impact and been the dominant leaders of their respective parties in Minnesota over the last half-century. One might expect them to lament the passing of the good old days and to be pessimistic about the future.

But each exuded a vigorous optimism, despite all our troubles and the signs we've encountered that we're losing our place, both in general prosperity and quality-of-life. And Mondale drew laughs with his story about how he often told Japanese audiences, in trying to describe his home state, that Minnesota was a special place because all the smartest and nicest people ended up there.

That's one way of describing a place that has always valued fairness and communitarian problem-solving and innovation, rather than hidebound individualism, or capitalist and religious fundamentalism.

And few people embody that spirit more clearly than Mondale and Carlson. We are blessed that they still are involved, and that they "don't know when to leave the stage" as a Pawlenty spokesperson huffed recently.

Dane Smith is president of St. Paul-based Growth & Justice, a progressive research organization that focuses on economics and state-and-local budget issues. He also spent 30 years as a writer for the Star Tribune and Pioneer Press, where he delved into state, local and federal governments and politics.

## Letters to the Editor

### Operation Round Up

In recent years as Todd-Wadena Electric Cooperative's Community Trust board members have reviewed Operation Round Up grant applications, it has been noted that the types of local funding requests are stark reflections of our current economic downturn. It is evident that many schools are hurting for basic needs. The same could be said of city services such as libraries, parks and social programs. While this may not be surprising, it highlights the fact that many community organizations and individual volunteers are generously donating their time and resources to bridge gaps,

and they should be commended.

Pat Johnson  
Todd-Wadena Electric  
Cooperative

### Tax breaks

The "Cash for Clunkers" program for new cars may have ended, but the IRS wants to remind taxpayers that many people might overlook another special break available. If you buy a new vehicle this year, there's a special federal tax deduction available that can help you save money, in some cases hundreds of dollars. This tax break will allow people who buy a new vehicle in 2009 to deduct the sales and excise taxes they pay when they file their tax

return next year. The tax deduction is available on the 2009 federal tax return even for those who claim the standard deduction.

The deduction is part of the American Recovery and Reinvestment Act of 2009 and applies to taxes paid on up to \$49,500 of the purchase price for qualified new cars, light trucks, motorcycles or motor homes. Generally, vehicles weighing 8,500 pounds or less qualify. This means that most new cars and many new trucks will qualify. New motor homes qualify regardless of weight.

Buyers are entitled to a partial deduction if they earn between \$125,000 and \$135,000 (\$250,000 and \$260,000 for joint filers). The deduction is eliminat-

ed for those who earn over these amounts.

To qualify the vehicle must be new and purchased in 2009 after Feb. 16 and no later than Dec. 31. There is still time left but the clock is ticking.

More information is available at [IRS.gov/recovery](http://IRS.gov/recovery).

Terry L. Lemons  
Director of Communications  
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