

Moving Forward:

Making Health Reform Work for Tennesseans



“Our most highly skilled employee can’t come to work for us full time until he can insure his wife and 3 adolescent children.”

Small business owner Forrest Erickson believes a health care exchange will help his company grow.

Forrest Erickson is a self-described “physicist who pretends to be an electrical engineer who pretends to be a marketing guy.” His entrepreneurial spirit inspired him to start VRX Company, Inc. to market technologies he and his business partners invented themselves. The business is based out of Maryville, TN, where Mr. Erickson has lived for 25 years.

According to Mr. Erickson, starting his business was “something I could not have done if my wife hadn’t worked for a big employer that provided health insurance.” That wasn’t the first time insurance restricted his job options. Prior to starting VRX, he worked for a company that began going under. Despite the company’s inability to make payroll, Mr. Erickson kept working so he could keep his coverage, an experience he describes as, “I was a health insurance serf for 9 weeks.”

Now that Mr. Erickson is an employer himself, he would like to offer his employees health insurance. Recently Mr. Erickson has requested a health insurance quotation for his employees and was given a verbal quote for over \$3000/month for a family. This unsupportable amount is due to preexisting conditions of one or more of the members of the family. The unequal playing field between large and small employers for insurance prevents him from hiring full time employees and from hiring his wife to do administration. He laments, “If having a family business was the dream, it’s off the table right now.”

That dream is one reason Mr. Erickson is looking forward to Tennessee’s health insurance exchange, which will be in place by 2014. According to Mr. Erickson, “An exchange would give us the option to have a family business, to bring on more people... We wouldn’t be locked out of insurance because we’re such a tiny company.” Under the new health care law – the Affordable Care Act – small business owners like Mr. Erickson will be able to provide affordable health insurance options for their employees through the state-run exchange. Many of them will also be eligible for tax credits.

Small businesses and entrepreneurs like Mr. Erickson succeed because of their independence and innovation, and it’s about time that insurance companies get out of their way. On January 1st, 2014 Mr. Erickson will still be a physicist-engineer-executive, but he will never be a “health insurance serf” again.

Register today for our Annual Conference on June 11 by clicking: <http://thcc2.givezooks.com/events/thcc-s-22nd-annual-conference> or by calling 615-227-7500.



Tennessee Health Care Campaign (THCC)
1103 Chapel Ave., Nashville, TN 37206
(615) 227-7500 • Fax: (615) 846-1946 • Toll-free: 1-877-431-7083 • Web site: www.thcc2.org