

# 2009 - It's Time!

## Why We Need National Health Care Reform Now



*"This is a good time for national health care reform. It is certainly part of the larger economic issues we are struggling with."*

- Chris Link, Nashville

Nashville small business owners Chris and Becky Link just returned from the White House where they attended a round-table discussion on national health care reform. In an interview on Thursday, Chris affirmed, "We felt we were being heard." The Links were able to share the problems they have had insuring their employees with health reform director Nancy-Ann DeParle as well as other small businesses from across the country.

Chris and Becky Link's employees are not eligible for Tennessee's health insurance program for working Tennesseans, called CoverTN unless their employees go uninsured for six months.

**"We pride ourselves on taking care of our employees,"** says Chris. Offering health coverage helped the couple attract and retain good young talent at their 20-year-old promotional marketing business. However, recently the ever-changing health coverage plans available have become grossly expensive. **Due to the rise in cost of health care, the couple fears they will eventually have to drop all of their employees' medical coverage.**

For the past few years, Chris has seen a 10-15% increase per year in the premiums they pay for their employees. This increase has made healthcare one of the company's top three expenses, on par with pay roll and rent. As the recession has brought business 35-40% down, Chris and Becky had to lay off about a third of their staff. Chris predicts that fewer employees enrolled in health insurance will prompt a rate increase. "It could be really tough," Chris says. He and his wife have had to take pay-cuts to make payroll. **"We have long-tenured employees who have been with us for 15-20 years. They are like family. Our employees depend on us for this coverage. We'd like to see a public option as well as an incentive to provide care."**



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