

# MEDIA RELEASE

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## FOR IMMEDIATE RELEASE

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**Re: Lubbock Chamber Files Official Comment on Proposed Association Health Plan Rule**

LUBBOCK, Texas – With more than a decade of experience in small business health care plans, the Lubbock Chamber filed official comment on a proposed rule from the U.S. Department of Labor that could make it easier for small businesses and self-employed individuals to purchase health insurance through association health plans, or AHPs.

In a comment submitted earlier this week, the Chamber expressed general support for the proposed regulation, which opens the door to potentially allowing Chambers of Commerce to offer health insurance coverage to members with greater flexibility in insurance plan design and lower policy costs through improved negotiating power.

The Lubbock Chamber comment included minor recommendations for changes in the Final Rule. The comment also stated: “In several surveys and conversations with small businesses culminating in 2006, businesses made clear to the Lubbock Chamber that their top concern and worry was the ability to offer health care to employees. In February 2018 just before drafting and submitting this comment, we again polled our members about their top concern. A full twelve years later, the top concern has not changed and remains having the ability to offer health care to employees. As such, we commend the U.S. Department of Labor’s efforts to expand the ability for small businesses to take advantage of Association Health Plans (AHPs). After hearing health care was a top concern in the early 2000s, the Lubbock Chamber of Commerce in 2006 began offering affordable and flexible health insurance coverage to its members through a cooperative-based pool. Unfortunately, the limitations and requirements of the Patient Protection and Affordable Care Act (PPACA) have removed the flexibility we were able to employ in working with our insurance partner to design plans based on local market needs and preferences.”

The DOL will now review the hundreds of comments submitted and issue a final rule later this year.

The Lubbock Chamber of Commerce represents more than 1,900 businesses and over 79,000 employees on the South Plains which accounts for over \$2 billion in annual household earnings in Lubbock and West Texas. Since 1913 the Chamber, as a catalyst for business growth; a convener of leaders and influencers; and a champion for a stronger community, has served as a unified voice of business by actively advocating for a pro-jobs, pro-growth, pro-business climate.

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