



Tuesday, March 30, 2010

c/o Crystal Snedden  
New Jersey Citizen Action  
744 Broad Street, Suite 2080

Governor Chris Christie  
Office of the Governor  
P.O. Box 001  
Trenton, NJ 08625

Dear Governor Christie:

On behalf of the NJ Main Street Alliance (MSA), a coalition of over 650 small business owners across the State, we are writing to urge you not to challenge the constitutionality of the federal health reform bill that was signed into law last week. This bill takes great steps toward making health care more affordable and accessible for small businesses and we cannot afford to wait any longer.

As small business owners in this state, we have struggled with unaffordable premium rate hikes and the inability to bargain for lower health insurance rates. The Patient Protection and Affordable Care Act gives us a fighting chance to not only provide health benefits for our families and employees, but also to invest back in our businesses to help grow our economy and provide employment in our communities.

Over 200,000 small businesses in New Jersey will be eligible for tax credits this year to help cover the cost of insurance premiums. The tax credits will be available on a sliding scale basis (for up to 35 percent of an employer's contribution to health care in 2010-2013 and up to 50 percent starting in 2014) for businesses with less than 25 employees and average wages under \$50,000.

This bill also prohibits insurance companies from denying coverage for pre-existing conditions, ends premium discrimination based on gender and health status, and eliminates lifetime and annual limits on coverage that threatens to bankrupt small businesses and employees. It also strengthens oversight of insurance premium increases, protecting small businesses from arbitrary and unreasonable rate hikes.

Finally, this bill will give small businesses better choices by setting up new, simplified marketplaces called insurance exchanges. Small businesses with up to 100 employees will be able to participate in the exchanges and pool together for coverage – which will maximize our bargaining power to negotiate better coverage, promote transparency and informed choice, and increase competition to lower rates. Although the exchanges will not be operational until 2014, our state needs to start preparing now.

Small businesses have been waiting long enough for meaningful health reform. By postponing the implementation of this legislation in any way, you will be costing our businesses time and money. Please allow us to take advantage of the benefits of this bill as soon as possible so that we can stop worrying about health care and start worrying about investing in our businesses and communities.

Please contact NJ Citizen Action's Crystal Snedden at [crystals@njcitizenaction.org](mailto:crystals@njcitizenaction.org) or (973) 643-8800 ext. 230 with your response and/or for more information.

Sincerely,

***The NJ Main Street Alliance Steering Committee***

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CC: Commissioner Dr. Poonam Alaigh, Department of Health & Senior Services  
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