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Small Businesses Down On Health Care Overhaul

Angst Growing Over 'Pay Or Play' Proposal

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ROGERS, Ark. -- While President Barack Obama was trying to convince the nation that overhauling health care is of the utmost importance, 40/29 News was trying to figure out how the proposals would affect you.

Reporters with 40/29 News focused on one of the hottest topics within the debate -- the effect the changes could have on small businesses. An informal poll consisting of a few dozen phone calls revealed that most local small business owners that had an opinion were opposed to the plans -- especially the so-called "Pay or Play" provision. That would require most businesses to either provide health insurance for their workers, or slap them with a penalty tax.

One business owner said that would spell disaster.

"I'm worried about you and me and everybody else that's going to pay for this plan," said Jerry Cook, who owns Cook's Natural Foods and Vitamins in Rogers.

Cook is personally opposed to a health care overhaul. He's also opposed as a small business owner.

He runs a health food and medical supply store which sells wheelchairs, among other medical equipment. He said the proposed changes could limit the reimbursements on such equipment, limiting their appeal.

"People aren't going to have a piece of equipment that fits their needs, fits their disabilities," Cook said.

His store has a dozen employees, and he said he can't afford to provide them health insurance. As for the choice between doing so or paying a penalty -- he doesn't want to have to choose.

"If we're required to do that, and most small businesses are like us, we're not going to be in business. That's a fact, and prices are going to rise," Cook said.

"It is possible, certainly, that it could lead to higher costs for small businesses and drive some small businesses under," said Jeff Cooperstein, an economist at the University of Arkansas.

But Cooperstein said more workers with coverage means lower long-term costs.

"There are benefits to a healthier workforce. People who are healthy go to work. People who are healthy use less health care dollars," Cooperstein said.

But the details of "Pay or Play" are still sketchy. And if there's one thing business owners dislike, it's uncertainty.

"We don't know what's in there. I wish we did know," Cook said.

Nearly half of the small business owners 40/29 News spoke to on



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Wednesday said they've tried to determine how the overhaul would affect their businesses, but basically gave up because they said the plans were so convoluted, they couldn't make sense of them.

Some of the plans being discussed would exempt businesses with less than 25 workers, which would save Jerry Cook from having to pay up.

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