

[REDACTED]
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Dear: [REDACTED]

The Affordable Care Act, aka "Obama-Care", which is set to begin in a few months, will crush Visiting Angels and hurt your job when it takes effect. I recently attended the first detailed seminar from the legal counsel of our trade association. In it we finally got hard facts about how employers will have to administer this new law. Legal counsel gave us these options:

1. Cut hours to as many employees as possible to get them below 30 hours per week.
 - a. I don't think any of you are hoping to get a cut in hours.
 - b. Clients don't want 7 different caregivers.
2. Raise your prices by 10% to cover this new expense, or cut pay rates to all employees.
 - a. Raising prices will make health care more expensive, and reduce the amount of business we can get. Meaning less work for everyone, and less care for the clients.
3. Downsize your business to keep below the threshold of 50 employees.
 - a. I started this business in hard times to create a job for me and as many others as possible. Did I misunderstand?
4. Pay the tax. Don't provide health care for your employees.
 - a. Because group health insurance runs about \$15,000/year per employee, for the employer, it is much less expensive to pay the \$2,000 tax, per year per employee. If many employers choose the much cheaper option, insurance will become a thing of the past, and health care in America will be run completely by the government. It will be like having Medicaid for everyone.

Our business is in the health care industry and represents millions of employees. Downsizing business in today's economy is the opposite of what America needs.

We are not trying to sway your vote but sharing the facts of your future employment situation under these immediate political situations. If Romney is elected in 3 weeks, The Affordable Health Care Act, aka "Obama Care" has a good chance of being repealed and small businesses like ours will not drown. For the sake of the 80 people working for Visiting Angels and your own paycheck, remember, on November 3, it will be a close presidential race. Please VOTE!

Chris Smith
Director

Visiting Angels serving Southwest Colorado