

November 4, 2011

Senate President John Cullerton  
6<sup>th</sup> District  
4237 N. Lincoln  
Chicago, IL 60618

Senator Cullerton:

I am writing to share the position of the Lincoln Park Chamber of Commerce (LPCC) with you in regards to HB 3236 that would provide small business owners the opportunity to purchase insurance plans as part of co-operatives to manage costs and services. Over the past several weeks we have been in discussion with two key camps that could be affected by this issue.

First, we were approached by a small business owner – a ‘solopreneur’ – who has found it difficult throughout her career to obtain insurance for herself at a fair price and asked for her chamber of commerce’s support on the issue. Second, we reached out to two key audiences – large and small firms – from the insurance industry. While some in the small firm camp urged us to remember that any co-operative package should be examined by all parties, they agreed with the large providers that it will provide low costs and not impact their business model.

Further, the LPCC is a strong proponent for legislation that allows for consumer choice and a free market to determine the appropriate cost for services. The LPCC also notes that:

- Small businesses are the lifeblood of great Chicago and Illinois communities like Lincoln Park and affordable health care can help limit their operating costs and help drive economic recovery; and
- Healthy small business owners should not be penalized for their status as ‘solopreneurs’; and
- This bill will work to bring insurance plans to more Illinois families, protecting individuals, health care providers, the state and its financial standing in the future.

In addition to the passage of this legislation, the LPCC strongly encourages the General Assembly of Illinois and the Department of Insurance to roll out co-operative insurance plans for small businesses with a significant, targeted educational campaign. While this legislation is a great option for many small business owners, it is in fact one *option*. Encouraging businesses to vet the available packages, programs and service providers for insurance provision will benefit all parties, including the State of Illinois, for years to come.

Please feel free to contact me directly at (773) 880-5200 for additional discussion as you deem necessary. Thank you for your consideration of this matter and your continued commitment to making Chicago and Illinois a fair playing field for businesses of all sizes.

Sincerely,



Kim Schilf, IOM, ACE  
President and CEO