## Joe Crowley Talks Health Care With Small Businesses

## By Trisha Sakhuja

As changes to the health care system loom, U.S. Rep. Joseph Crowley (D-Jackson Heights) spoke to a number of small businesses along the 82nd Street Partnership in Jackson Heights about the benefits of the Affordable Care Act.

Executive Director Seth Taylor of the 82nd Street Partnership and Project Coordinator Cheryl Tse joined along for the tour.

This tour was an opportunity for Taylor to understand any concerns the businesses may have on a federal level, since most of the businesses come to the Business Improvement District to talk about local issues and complaints.

"It is really important for us to get this [Affordable Care Act] information out to our businesses," Taylor said.

Zafar Kaif, the owner of Crown Pharmacy, located at 40-20 82nd St., said "everyone is concerned about the new changes."

Crowley assured him that the provisions in the healthcare law will be an improvement on the current market, where small businesses pay 18 percent more in premiums than large firms.



U.S. Rep. Joseph Crowley (D-Jackson Heights) toured the small businesses along 82nd Street in Jackson Heights to speak to the owners about the new Affordable Care Act, along with Executive Director of 82nd Street Partnership Seth Taylor. Zafar Kaif, the owner of Crown Pharmacy, said the new changes are a concern for everyone. Photo courtesy Joe Crowley's office

With those concerns also comes the fear of exponentially increasing premiums if an employee falls sick with cancer or has a serious heart attack.

The Congressman explained to all of the businesses that no employer will be penalized for not providing their employees with health coverage if they have fewer than 25 employees. If small businesses do want to offer health insurance, employers will receive a tax credit of up to 50 percent of the small business's premium costs.

"We see the program as the glass three quarters full and not three quarters empty," Crowley said in reference to the healthcare act. "We want to repeal parts of the act, instead of starting over."

The healthcare act will provide small businesses with a Small Business Health Options program, which would be a Marketplace designed to simplify the search for health coverage by gathering options available in the employer's area. It will give the employer the chance to

compare plans based on price, benefits and quality. It will also help reduce the cost of premiums by lowering administrative costs, and by increasing the competition among insurers and the transparency of costs.

Crowley's staff passed along all the necessary information an employer would need on the new healthcare act.

If you want to learn more about the Marketplace, call the center during the weekdays on Monday through Friday from 9 a.m. till 5 p.m. The phone number small businesses can use to learn more about the Affordable Care Act is (800) 706-7893.

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