

March 18, 2009 – Testimony by David E. Bean, Small Business Owner
938 S. Vine St. Denver, CO 80209 303-777-0395

Mr. Chairman, Members of the Business Affairs and Labor Committee

Thank you for allowing me 180 seconds to speak for small businesses. My name is David Bean and I've run my own webmaster service provider business for the last 8 years. Business opportunities continue to be good.

I am here asking you to support HB 09-1273 – The Colorado Guaranteed Health Care Act.

One of the most serious obstacles to the success of my and other small businesses is our current health care system.

Time spent trying to figure out complicated health care plans, is non-productive time unavailable to service our paying clients. Instead our health care plan should work similar to our library cards, but where everyone contributes based on our ability to pay. When we've paid our contributions, we just scan our health care cards as we use them and we are done with the money side without endless streams of bills that are beyond comprehension.

On the health care delivery side, this is where we really need to emphasize choice and competition. Let us choose freely from every one our doctors, hospitals and health care providers requiring them compete fiercely for our business based on the quality and convenience of their services.

Most health care reform proposals agree that everyone must be covered with a health care plan because letting the healthy opt out until they too become sick, saps our ability to spread the risk. If everybody is in our health care system, how best do we finance the coverage for all?

Some say to use mandates, subsidies, increased regulations and elaborate connector programs that keep nationally the 1,500 insurers, both public and private with their 17,000 policy plans in place.

Albert Einstein said that "A problem cannot be solved from the same level of consciousness that created it." Let us instead, create one risk pool which will greatly simplify the financing of our health care system and let us concentrate on competitively running our businesses.

Thank you.

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