Dear Editor,

Illinois officials were right to preserve the state health insurance market's longstanding definition of "small business" as one with 50 or fewer employees ("Obamacare small-business fix could keep some premiums from rising," Oct. 16). The decision will save businesses and workers a substantial amount of money.

The federal Affordable Care Act intended to expand that definition to include those with 100 or fewer employees. That would have increased premiums for two-thirds of these mid-sized firms by an average of 18 percent. Some would have seen premiums rise by as much as 35 percent.¹

Fortunately, Congress has warded off that outcome by changing the law to allow states to decide who will be in their small-group markets. Other states looking to make insurance more affordable for small businesses should follow Illinois's lead.

Sincerely,

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