

mended reductions in this area, and has determined that their recommendations would not harm beneficiary access to care. Some provisions in the House bill are also aimed at increasing access to care for Medicare beneficiaries with complex care needs.

- Finding savings within the Medicare program is also important to help put Medicare on more stable financial ground to ensure seniors continue to receive the benefits they've earned.
- AARP would fight against proposals that would harm beneficiaries or deny nursing home residents the care they need.

Small Business



How will health care reform benefit small businesses?

- Small businesses would be able to buy coverage for their employees through the Exchange, which would provide them with a menu of options.
- Small businesses also would qualify for tax credits to help pay premiums for their employees.
- Those small businesses that offer health insurance could see their premiums go down. Those small businesses without coverage should have more affordable options.



If there is an employer mandate, a lot of small businesses will be unable to afford insurance and will have to pay a fine that is also unaffordable. Would AARP support exempting small businesses from this requirement?

- Under the House bill, many small employers will be exempt from the employer mandate.
 - In the House Bill (H.R. 3200), employers with payroll of up to \$250,000 are exempt from the requirement.
 - In the Senate HELP Committee Bill, employers with fewer than 25 employees are exempt from the requirement.
- AARP could support exempting some small businesses from the employer mandate, but to ensure access to coverage, AARP wants to make sure that any legislation provides employees of small business with assistance to help them buy an individual insurance policy.

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