**Implementation of the Affordable Care Act: Understanding Small Business Concerns**

**Wednesday, July 24, 2013**

**Testimony of**

**Nancy Clark**

I own a small business in New Hampshire, employing 9 people and currently recruiting for two additional positions.   I have long been an advocate for an improvement in our healthcare system because as a small business owner, I believe that health care should be a right, not a privilege.  A healthy workforce is a more productive workforce...which helps to ensure the success of my business, which in turn, retains and creates new jobs.

I instituted a healthcare plan when I bought my business in 1997, and have never considered not offering it.  Even during the darkest days of the recession, when we turned down the heat and shut off lights to save money, health care was never ever on the chopping block.   I am a supporter of the ACA because I believe it is a step towards a solution in fixing our healthcare system.  It is a huge step forward To me, it doesn't matter what side of the aisle you are on....what matters is that we are taking steps forward, that we are doing something meaningful to offset the cost of healthcare and insure that we have a mechanism to provide healthcare.

I have taken advantage of the tax credit each year since its inception - my tax credit has averaged $1100 a year, which for many businesses is not much, but for me it is very meaningful for two reasons.  1)  I'm able to put that towards my bottom line because we aren't quite break even yet, and 2) It is a real and genuine step towards encouraging more businesses like mine to offer health care...it truly helps small businesses where it matters most - our bottom line.

I am also pleased to have been appointed to the Health Exchange Advisory Board in NH, as both a small business member and a consumer.  We have a diverse and positive group of people on this board, who are committed to implementing this component of the Affordable Care Act.   I'm delighted to be a voice at that table to support and encourage initiatives to improve access to health care in the U.S.

Thank you for your time today, and I look forward to answering any questions you may have.