



**AMERICAN ASSOCIATION  
OF DIABETES EDUCATORS**

## **The “Small Business Fairness Act” - H.R. 525/S. 406**

The American Association of Diabetes Educators, because of our member’s commitment to quality diabetes care, opposes the “Small Business Fairness Act – H.R. 525/S. 406.

Congress is considering legislation to exempt association-sponsored health insurance plans (called Association Health Plans or AHPs) from existing state consumer protections. While promoted as a way to address health insurance affordability problems facing small businesses and their employees, the research overwhelmingly indicates that this proposal will make health insurance less accessible, less affordable and less secure for the vast majority of small employers and individual consumers.

Diabetes is a serious, life-threatening, chronic illness for which there is no cure. Failing to manage the disease also imposes high societal costs, including disability and work loss. We are facing a diabetes epidemic in this country and simply cannot create health insurance options that leave diabetes patients unable to access the tools critical to their management of the disease. Forty-six states have recognized the importance of diabetes coverage and have passed legislation protecting people with diabetes.

Under the proposed AHP legislation, these protections would be undermined and many people with diabetes working for small businesses would lose their current coverage for diabetes equipment and supplies. This coverage is critical for diabetes patients’ ability to manage their disease. Cutting them off from these tools will only increase the number of destructive and expensive complications such as blindness, kidney disease, and amputation, leading to even higher societal costs.

Congress should act to make health insurance more affordable and accessible to all Americans, particularly small businesses and their employees. However, AHP legislation would result in substantial negative consequences and would move Congress further away from that goal.

### **The American Association of Diabetes Educators calls on Congress to:**

- **Oppose H.R. 525/S. 406**, the “Small Business Fairness Act”
- **Support legislation that protects access, affordability, and adequacy of health coverage.**

February, 2006