

**The business case for leveraging a public option to bring down healthcare costs**

My name is Adam Alleman, and I'm the Founder and Owner of the Denver Game Lounge a restaurant that features excellent food and drinks, tons of fun board games to play for free or to buy, and great vinyl music.

I'm also a proud member of Good Business Colorado, a membership organization for responsible business owners and entrepreneurs who are working to build a strong, thriving and sustainable Colorado.

There are several people you will hear from today who speak to the consumer benefits of this policy, but I want to share why it is so important for small businesses such as mine.

If any of you have owned a business, you know that your success depends largely on the employees you hire, and the degree to which those employees have what they need to be successful in their jobs. When people are stressed out about medical bills, or afraid to go to the doctor for fear of financial ruin, their work performance suffers. Sometimes, people even have to pull out of the workforce to deal with medical issues that would never had become so severe had they just had insurance that would have allowed them to go to a doctor and be treated. Turnover is always incredibly expensive and a time suck, but these challenges are only exasperated in a tight labor market like we have here now in Colorado.

I think you would be hard pressed to find small business owners that would disagree with this, and most of us would like to be able to provide our employees with health insurance, but it is just too expensive, especially for slim margin industries such as mine. That's why we are especially excited that this bill requires employers be given a seat at the table as the state explores the best way to create a new statewide coverage option.

The proposal must also consider how a new coverage option will impact the small group market, and we are interested in how it can help increase options for small businesses, including allowing employers to purchase into a plan for their employees. Having more affordable coverage options will help us compete for talent with bigger companies that can shell out more for such benefits, and could appeal to young healthy individuals that simply won't purchase insurance on their own.

Having a new option available for our employees (and ourselves for that matter) will be tremendously helpful in making sure people can take care of themselves and subsequently bring their best to work for businesses such as mine.

Accordingly, a yes vote on HB19- 1004 is a vote in support of small businesses. Please vote yes.