AMENDMENT NO. ____ Calendar No. ____

Purpose: To provide a sense of the Senate regarding tax credits for small businesses that provide health insurance to low-income employees.

IN THE SENATE OF THE UNITED STATES—106th Cong., 2d Sess.

S. CON. RES.

Referred to the Committee on _____
and ordered to be printed

Ordered to lie on the table and to be printed

AMENDMENT intended to be proposed by Mr. DURBIN

Viz:

1 At the end of title III, insert the following:

2 **SEC. ____. SENSE OF THE SENATE REGARDING TAX CRED-**
3 **ITS FOR SMALL BUSINESSES PROVIDING**
4 **HEALTH INSURANCE TO LOW-INCOME EM-**
5 **PLOYEES.**

6 (a) FINDINGS.—The Senate finds that—

7 (1) 25,000,000 workers in the United States
8 were uninsured in 1997 and more than ⅔ of the un-
9 insured workers earn less than $20,000 annually,
10 according to a Henry J. Kaiser Family Foundation
11 report;

1 (2) the percentage of employees of small busi-
2 nesses who have employer-sponsored health insur-
3 ance coverage decreased from 52 percent in 1996 to
4 47 percent in 1998; for the smallest employers,
5 those with 3 to 9 workers, the percentage of employ-
6 ees covered by employer-sponsored health insurance
7 fell from 36 percent in 1996 to 31 percent in 1998;
8 (3) between 1996 and 1998, health premiums
9 for small businesses increased 5.2 percent; premiums
10 increased by 8 percent for the smallest employers,
11 the highest increase among all small businesses;
12 (4) monthly family coverage for workers at
13 firms with 3 to 9 employees cost $520 in 1998, com-
14 pared to $462 for family coverage for workers at
15 large firms; and
16 (5) only 39 percent of small businesses with a
17 significant percentage of low-income employees offer
18 employer-provided health insurance and such compa-
19 nies are ½ as likely to offer health benefits to such
20 employees as are companies that have only a small
21 percentage of low-income employees.
22 (b) SENSE OF THE SENATE.—It is the sense of the
23 Senate that Congress should enact legislation that allows
24 small businesses to claim a tax credit when they provide
25 health insurance to low-income employees.

VOTE ON: _____

DATE: _____

YEA		NAY
	by voice vote	
	GRASSLEY	
	NICKLES	
	GRAMM	
	BOND	
	GORTON	
	GREGG	
	MS SNOWE	
	ABRAHAM	
	FRIST	
	GRAMS	
	SMITH	
	LAUTENBERG	
	HOLLINGS	
	CONRAD	
	SARBANES	
	Mrs BOXER	
	Mrs MURRAY	
	WYDEN	
	FEINGOLD	
	JOHNSON	
	DURBIN	
	CHAIRMAN	