



March 22, 2006

The Honorable Melissa Hart
United States House of Representatives
Washington, D.C.

Dear Representative Hart:

On behalf of the 150,000 small business owners represented by the National Small Business Association, I would like to commend you on the introduction of H.R. 4961, the Self-Employed Health Care Affordability Act of 2006.

Self-employed individuals currently must pay for their health care costs with funds already reduced by both sides of the payroll tax. Your proposal frees these entrepreneurs from the need to pay a substantial tax of 15.3% on their health care premiums that no one else is required to pay.

Passage of H.R. 4961 will place self-employed business owners on level ground with their larger competitors and remove a major disincentive to becoming an entrepreneur. The legislation would also *immediately* bring substantial relief to small business owners who need it the most.

This bill is a common sense way to bring the cost of health care within the reach of many uninsured individuals. We again applaud you for your initiative and look forward to working with you to achieve passage.

Sincerely,

A handwritten signature in black ink that reads "Todd McCracken". The signature is stylized, with a large, sweeping "T" and "M".

Todd McCracken
President
National Small Business Association