



THE AMERICAN
INSTITUTE
OF ARCHITECTS

Issue Brief

The American Institute of Architects • Government Advocacy • Federal Issue Position and Analysis

Key Points

- *In 2007, premiums for job-based health insurance rose by 7.7 percent.*
- *Since 2000, the cost of job-based health insurance has increased by 59 percent.*
- *Many architects are reluctant to start their own firms because of the prohibitive costs of health insurance as a small or solo practitioner.*
- *Helping small businesses reduce their health care costs will enable them to hire additional employees, invest in new equipment, and grow their companies.*

Make Health Care Affordable for All Americans

AIA Position

The American Institute of Architects (AIA) believes that its members, together with all American workers, deserve affordable health-care coverage. As health-care costs are on the rise nationwide, the AIA urges Congress to address this issue by passing legislation that will provide affordable health care for American businesses and workers.

Action Sought

The AIA urges Congress to pass legislation to make health care more affordable to all Americans.

Explanation and Justification

As American workers and businesses are struggling to cope with the staggering costs of health care, Congress should pursue legislation that would lessen the cost of health care. One strategy to accomplish this would be to allow for small business or association health plans. Association health plans would give members of professional and trade associations the opportunity to participate in group health insurance plans that use the advantage of large pools of insured to structure affordable coverage.

Small business health plans (SBHPs) could be established by trade, industry, and professional associations as a vehicle for providing health care benefits to employees of businesses that are association members. By standardizing requirements for SBHPs, associations with members in many states could offer health care plans without the burdens and complexities currently presented by widely differing state requirements. This would provide needed relief to millions of American workers and small businesses nationwide.

What America Thinks: On January 14-17, 2008, two respected national pollsters—The Tarrance Group, a Republican firm, and Lake Snell and Perry, a Democratic firm—reported that the American public is very concerned with rising health care costs. Eighty-five percent of the 1,000 voters polled reported that rising medical insurance costs are a very important issue.

The American Institute of Architects
1735 New York Avenue, NW
Washington, DC 20006-5292
Phone: 202-626-7507
Fax: 202-626-7583
E-mail: govaffs@aia.org
Website: www.aia.org