

## EVENTS CALENDAR

- Event
- Time
- Location
- Contact Information

### September 2010

14th

- **CAROLINA WINE & SPIRITS**
- Museum of Fine Arts | Boston, MA
- 4:00pm-7:00pm

16th

- **RUBY WINES 2010 ANNUAL FALL TASTING**
- The Harvard Club | Boston MA
- 2:00pm-7:00pm

16th-18th

- **GREAT AMERICAN BEER FESTIVAL**
- Colorado Convention Center | Denver CO

27th

- **M.S. WALKER 2010 FALL TASTING**
- World Trade Center, Boston, MA
- 2:00pm-7:00pm

28th

- **HORIZON BEVERAGE 2010 FALL TASTING**
- Top of the Hub at the Prudential Center Boston, MA
- 2:00pm-7:00pm

28th

- **LOIRE VALLEY WINES TRADE TASTING**
- W Boston
- 2:00pm-5:00pm

### October 2010

3rd-6th

- **NBWA ANNUAL MEETING**
- McCormick Center | Chicago IL

5th

- **IWSWA 2010 FALL TASTING**
- Marriott Hotel | Newton MA
- 2:00pm-6:00pm

6th

- **ANNUAL MASSPACK TRADE SHOW**
- Best Western Royal Plaza | Marlborough, MA

12th-13th

- **U.S. DRINKS CONFERENCE**
- New York Helmsley Hotel | New York NY

24th-27th

- **NABCA ADMIN CONFERENCE**
- Marriott Hotel | Portland ME

## VIEWPOINT

# Health Care Cost Containment Reform

## Small Business Finds Relief

BY JON B. HURST

As the 2010 formal session of the legislature ended on July 31<sup>st</sup>, small businesses walked away with a monumental win: the ability to participate in cooperative small business health insurance purchasing. On behalf of the 3,200 members of the Retailers Association of Massachusetts, and other small businesses throughout the Commonwealth, we sincerely thank the legislature and the Patrick administration for supporting this important Main Street issue.

### Working Together

RAM joined forces this legislative session with 46 chambers and not-for-profit organizations determined to seek comparable coverage for comparable premiums for their members. Although the opposition was fierce—primarily from advocates for continued unfair cross subsidies from small businesses to others, as well as from the insurers—the legislature truly delivered for Main Street employers and for consumers. Along with important insurer transparency language in the comprehensive reform bill, this legislation creates the opportunity to get small businesses to the table with big government, big business, the insurers and the providers. Truly, this legislation provides an important model not only for Massachusetts and other states, but also for the implementation of federal health care reform. A special thank you to our lead sponsors Sen. Steven Baddour (Methuen) and Rep. Steven Walsh (Lynn) for their tireless work.

### What Reform Will Do

This comprehensive reform package also requires extensive insurer disclosure and transparency on premiums, administrative costs and medical loss ratios by group size, important data to note differentials in the marketplace and to create pressure for comparable coverage for comparable premiums. It will also for the first time require disclosure by administrators of self-insured clients on the level of compliance with state mandated benefits, which under federal law many large employers can avoid. A change in the age rating factors will provide shock rate relief by requiring insurers to rate every year, as opposed to the current five-year period. Other important provisions will allow for limited network products and an annual open enrollment period in the merged market, to prevent gaming of the system by individuals. As we look forward to the next session of the legislature beginning in January, we will be preparing to file legislation to further control healthcare costs at the provider level.

In this election year, please make sure you and your employees know your elected officials and candidates. Thank them for health care cost reform, and urge them to continue the vital work of lowering costs for employing people and for serving consumers in Massachusetts. ■

Jon Hurst is president of the Retailers Association of Massachusetts. As CEO, he manages the staff, business affairs, member services, public and governmental affairs. He also serves as chairman of the board of the Massachusetts Retail Merchants Workers Compensation Group, Inc., a self insurance group organized by RAM.