

2009 - It's Time!

Why We Need National Health Care Reform Now

There's really no health insurance safety net for people who are laid off.

-Mark Jacobs, McMinnville, TN

Small business owner Mark Jacobs is having increasing difficulty insuring his aging work force at the 135-year-old saw mill he runs in McMinnville. **Since 2001, the Blue Cross Blue Shield premiums the mill pays for its workers have risen by 100%.** Consequently, health care is among the top three expenses for his business. Mark maintains that the insurance they provide makes the mill competitive as an employer.



Saw mill owner Mark Jacobs is on the cusp of having to drop his 25 employees' health insurance.

“The reason this company is still open is because of people who have worked here their entire lives,” explains Jacobs. “I don’t want to drop their insurance, because they’re my friends. I grew up with them.” Mark looked into CoverTN for his workers, but quickly learned that because he provides insurance to his employees his business was not eligible for this plan, unless he opts to end all private health insurance for his employees for half a year.



Carl Brazier stands outside the saw mill where he once worked. He has been uninsured since he was laid off.

Carl Brazier, 57, was an employee at the saw mill until he was laid off because of the recent economic downturn. As Carl searches for work during a recession, he is uninsured and unable to afford COBRA or private insurance. “Heart attacks and cancer run in my family, so I am very worried about not having health insurance,” he says. “I have to pay out of pocket for regular check ups. That’s money I could pay a bill with. It’s a very difficult time right now. What I make a week [on unemployment] goes for groceries and there’s not much left for the doctor,” he says.



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