

Rep. Lee Terry, R-Neb., hosted a Town Hall meeting at Bellevue University Friday in which he listed some mandates of health care reform and how they will affect Nebraska businesses.

About 20 people attended the meeting, and Terry was joined by Doug Loon, of the U.S. Chamber of Commerce, who outlined the law's timeline. The health care reform law is scheduled to be put in place over the next decade, with certain changes kicking in between now and 2013, largely involving new taxes, fees and mandates on businesses and individuals.

Actual health care and insurance changes will take place in 2014, Loon said.

Calling it "the good, the bad and the ugly," Terry, a Republican, said his aim is to help small business owners and employers "sort through a complicated system" to understand its impact on them. Both men noted that representatives of government and business agencies, like the national Chamber of Commerce, are still wrestling with the 2,500-page law.

Of concern to the chamber, among other things, are strong individual and employer mandates.

Citing research by the chamber and the National Federation of Independent Business, Loon said the bill has complex employer mandates, with penalties based on number of full-time employees, whether or not the firm offers coverage and whether or not one or more employees qualify for government subsidies toward the purchase of health insurance.

It gets muddy, however, because while an employee qualifies for subsidies if his or her household income is below 400 percent of the federal poverty line (\$88,000 for a family of four), it puts the onus on employers to know any worker's total household income, Loon said.

"How and why should a business have to determine that?" he said, noting that another provision requiring all businesses big or small to fill out tax documentation (1099 forms) for any business-to-business transaction makes no sense and will burden businesses as well as the Internal Revenue Service with mountains of paperwork and data that may not even be used.

Theoretically, Terry added, every business making, say, purchases of routine office supplies at Office Max, will be obligated to report those transactions to the government if they exceed \$600, and Office Max would also have to report them. The idea is to monitor cash businesses, Loon said, but to try to track every single transaction is unwieldy and time consuming.

