

Leah Schwinn: Single-payer better for small business

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Leah Schwinn

If Fran Freedle's letter to the editor in Saturday's Union frightened you about new taxes proposed to fund single-payer health care, please read this perspective on those numbers. How much are you paying in health insurance now?

Consider premiums, co-pays and deductibles. That is a tax you are paying to a for-profit entity. As Fran Freedle acknowledged, those of you earning less than \$149,509 per year would have no increased income tax. That's most of us.

We would save money and have more benefits. Our local economy is centered in small family businesses. Since the proposed new excise tax of 2.3% of gross receipts only applies to the amount over \$2 million, most of our local businesses would be exempt.

In the proposed payroll tax, the employer share is 1.25% on employers with more than 50 employees. Most Californians get their health coverage through their jobs, so those employers are providing health insurance.

A 1.25% tax should be a bargain compared to paying for their employees' insurance. Employees making over \$49,900 would pay a 1% payroll tax only on those earnings over the \$49,900.

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Ms. Freedle states that these proposed taxes would cripple businesses. I say that providing health insurance to their employees is much more expensive and crippling to businesses.

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