

Subj: **Breakfast Bits from IIAM Week of 3-22-2010**
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March 22, 2010

DON'T FORGET TO FORWARD THIS TO YOUR STAFF!

Issue: 32



This Week:

- March 22-Miscellaneous Personal Lines-Salisbury
- March 23-Ethics-BWI
- March 24-Commercial Auto for Contractors-BWI
- March 25-Homeowners-BWI

Track new legislation on our [2010 Legislative Bulletin](#)

[Click here](#) for your March/April 'Maryland Messenger'

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'Health Care Bill Passes'

Last night, the House voted 219 to 212 to pass the Senate version of health care reform. The vote was extremely close

IIAM Education Programs

and the week was full of drama, but as we suspected, the ability of the President and Speaker of the House to twist arms was too much for opponents to overcome. All Republicans and thirty-four Democrats voted against the legislation.

Democrats voting no: Adler, Altmire, Arcuri, Barrow, Berry, Boren, Boucher, Bright, Chandler, Childers, Davis (AL), Davis (TN), Edwards (TX), Herseth Sandlin, Holden, Kissell, **Kratovil (MD)**, Lipinski, Lynch, Marshall, Matheson, McIntyre, McMahon, Melancon, Minnick, Nye, Peterson, Ross, Shuler, Skelton, Space, Tanner, Taylor, Teague.

The House actually took four votes: first, on a rule that set the terms of debate; second, on the bill passed by the Senate in December; third, on a Republican motion to recommit the reconciliation bill; and finally, on the reconciliation bill amending the Senate language. The Senate bill is now ready to be signed into law by President Obama. Once he signs the legislation (expected within 24 hours) the Senate bill becomes the law of the land. The Senate will then begin consideration of the reconciliation bill (expected to start as soon as Tuesday). Senate Republicans plan to make a number of procedural challenges to the reconciliation text and there could be changes to the details of the legislation as a result of these challenges. If there are changes, this could necessitate additional House action on the reconciliation package.

[Click here](#) for a summary of the health care reform legislation as passed by the House. Also please find below a Big "I" press release just sent to press outlets.

Press Release - Big 'I'- Health Care Bill

BIG "I" DISAPPOINTED WITH HEALTH CARE BILL PASSED BY THE HOUSE TODAY

Bill adds tax burdens to small business and fails to solve real health care crisis

WASHINGTON, D.C., March 21, 2010 - The Independent Insurance Agents & Brokers of America (IIABA or the Big "I"), today expressed their disappointment with the health care reform bill that was passed by the U.S. House of Representatives. The House approved the Senate-passed bill and also approved a "reconciliation" bill that made changes agreed to by President Obama and Democrats in both the House and Senate.



UPCOMING SEMINARS:

SEATS AVAILABLE!!

Commercial Property
March 31

Commercial Property
(AAI)
April 6

For an entire listing of our programs for the remainder of the year, [click here!](#)

Legislative Session Activity



Keep track of the bills that impact you and your business. The IIAM Legislative Bulletin is online and all bills may be viewed or saved from that site. Don't wait until the session is over. Check in regularly to see the bills and what the IIAM Legislative Committee is doing.

[Click here](#) to visit IIAM's Legislative Bulletin

"The Big 'I' is greatly disappointed that after months of negotiations, hearings, debates and votes in multiple Senate and House committees we seem to be back on square one: a bill that does little to stem the skyrocketing cost of health care and will be financed on the backs of small business during one of the most delicate financial periods in American history," says Robert Rusbuldt, Big "I" president & CEO. "We are equally disappointed that the Democratic leadership is using a procedural end-around, the reconciliation process, to make such major policy changes to what amounts to nearly 18% of our nation's economy."

In order to finance the government-run health insurance plan, a .9% Medicare surtax would be imposed on some individuals as well as small businesses that file as individuals. The legislation would also impose a new 3.9% tax on nonwage income for these same individuals and successful small businesses.

"A tax increase, especially during today's tough economic climate, will put many small businesses in the untenable position of deciding between job cuts, employee pay cuts, or shutting their doors," says Charles Symington, Big "I" sr. vice president of government affairs. "Health care reform should not be financed on the backs of small businesses that are struggling to make ends meet in this very difficult economic time."

The legislation proposes to spend \$940 billion of taxpayer dollars over ten years and yet does almost nothing to rein in the skyrocketing healthcare costs that threaten our nation's economic future. In particular, there is no meaningful attempt at medical malpractice reform, an issue that the Big "I" has strongly supported Congress addressing in order to help bring healthcare costs down.

"It is also critical to note that the health care bill that passed today fails to bend the cost curve for health insurance consumers, including millions of small businesspeople," continues Symington. "Health care reform must first and foremost address the rising costs of health insurance and this bill does nothing in this regard. As the Congressional Budget Office (CBO) acknowledges: under this bill, small businesses will see little to no decrease in their monthly premiums and individuals will see an increase of 10-13%."

Maryland 'I' Day-April 13, 2010

Time: Registration begins at 8:00 a.m.
Place: Conference Center at the Maritime Institute

692 Maritime Boulevard
Linthicum Heights, MD. 21090
Cost: \$99.00 (Member of IIAM)
\$125.00 (Non-Member)
\$80.00 (Retiree)
C.E. Six (6) hours

Registration must be done online. You may pay by check, but still must register online. [Click here to register.](#)

MARK YOUR CALENDAR!

IIAM'S 73RD ANNUAL INSTALLATION DINNER-'BULL ROAST & CASINO NIGHT'

JUNE 11, 2010
The Turf Valley Resort

Registration includes a three (3) hour afternoon c.e.
session, 'Hot Buttons'.

[Click here for information & to Register!](#)

Shelley Arnold, CPCU, AU, ARM, AAI, ACSR
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