

Document 0518

[20518002]

But then they wake up to a nightmare .  
ci-i-i ae-h pron:x v\_upe-i \_ p:e-u-i qi-h-h \_

[20518003]

The reasonable first-year rates can be followed by increases of 60 % or more if a covered employee files a major claim , they complain .  
qi-h-h a\_for-e-p-i n:x n\_of:x-i v\_modul:e-h \_ v:e-i-p \_ n:x p:e-x-i card-i-i-c n\_of:x \_ much-many\_ae-i \_ xe-h-h qi-h-h v:e-i-p n\_of:x-i v:e-i-p qi-h-h ae-p n\_of:x-i \_ pron:x v\_to-about:e-i-h-i \_

[20518004]

Insurance premiums for one small Maryland concern went up 130 % in less than two years , the last increase coming after one of its three workers developed a herniated disk .  
n:x n:x p:e-u-i card-i-i-c ae-p named:x-c n:x v:e-i v\_modul:e-h v:e-i-p card-i-i-c n\_of:x p:e-u-i little-few\_ae-i \_ card-i-i-c n:x \_ two years \_ qi-h-h n\_of:x-i \_ named:x-c named:x-c \_ p:e-x-i card-i-i-c \_ qi-h-h ae-p n\_of:x-i \_ card-i-i-c \_ v\_cause:e-i-p qi-h-h v:e-u-p n:x \_

[20518005]

" There is a distinct possibility that I may lose my job over this , " the employee , Karen Allen , of Floor Covering Resources , Kensington , Md , recently told a congressional hearing .  
\_ \_ v\_there:e-i qi-h-h ae-p n\_of:x-h \_ pron:x may lose my job over this \_ \_ qi-h-h n\_of:x-i \_ named:x-c named:x-c \_ p:e-x-i named:x-c named:x-c \_ recently told a congressional hearing .  
\_ \_ v\_there:e-i qi-h-h ae-p n\_of:x-h \_ pron:x may lose my job over this \_ \_ qi-h-h n\_of:x-i \_ named:x-c named:x-c \_ p:e-x-i named:x-c named:x-c \_ recently told a congressional hearing .

[20518006]

She said her employer ca n't afford the rate increases , and she fears she wo find another job with a benefit plan covering her ailment .  
pron:x v\_to:e-i-h-i qi-h-h n:x neg:e-h neg:e-h v:e-i-p qi-h-h n\_of:x-i n:x \_ \_ pron:x v:e-i-h-i pron:x \_ neg:e-h v:e-i-p qi-h-h n\_of:x-i p:e-u-i qi-h-h n\_of:x n:x v:e-i-p qi-h-h n\_of:x n:x v:e-i-p qi-h-h n\_x \_

[20518008]

Surveys repeatedly show that small-business owners rank the availability and rising cost of health insurance as one of their biggest concerns .  
n:x ae-e v:e-i-h \_ n:x n\_of:x-i v:e-i-p qi-h-h n\_x \_ v:e-i n:x p:e-x-i n:x n\_x p:e-u-i card-i-i-c \_ qi-h-h ae-i n:x \_

[20518011]

What we 're seeing now makes a mockery of the idea of insurance : collect premiums from the healthy , dump the sick and let them pay their own bills . "  
pron:x \_ v:e-i-p time\_n:x v:e-i-p-u qi-h-h n:x p:e-x-i qi-h-h n\_of:x-i \_ n:x \_ v:e-i-p n:x p:e-u-i qi-h-h n\_x \_ v:e-i-p qi-h-h n\_x \_ v:e-i-h pron:x v\_for:e-i-p-u qi-h-h ae-p n\_of:x-i \_ \_

[20518012]

Some lawmakers may seek legislation to limit overly restrictive insurance policies .  
qi-h-h n:x v\_modul:e-h v:e-i-p n:x x:e-h-h v:e-i-p x:e-u ae-p n:x n\_of-on:x-i \_

[20518013]

The concern grows out of increased efforts by the insurers to woo the small-business market .  
qi-h-h n:x v:e-i p:e-u-i p:e-u-i v\_cause:e-i-p n:x p:e-u-i qi-h-h n\_x \_ v:e-i-p qi-h-h n\_x

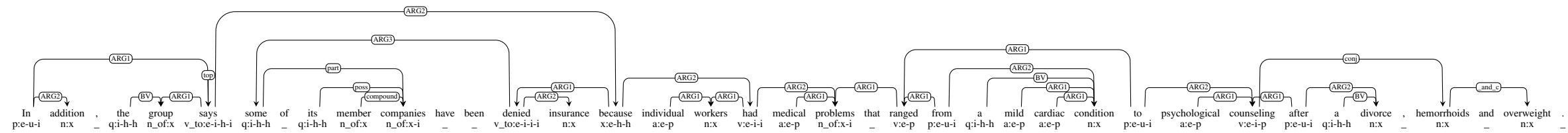
[20518014]

As larger companies increasingly self-insure , or use reserves to pay their own workers ' medical bills , the insurance industry has turned to the small-business market that was once a backwater for them .  
xe-h-h ae-i n\_of:x-i ae-e v:e-i \_ \_ v:e-i-i-h n:x \_ v\_for:e-i-p-u qi-h-h ae-p n:x \_ ae-p n\_of:x-i \_ qi-h-h n\_x v:e-i p:e-u-i qi-h-h n\_x \_ v:e-i p:e-u-i qi-h-h n\_x \_ v\_ide:p-i ae-e qi-h-h n\_x p:e-u-i pron:x \_

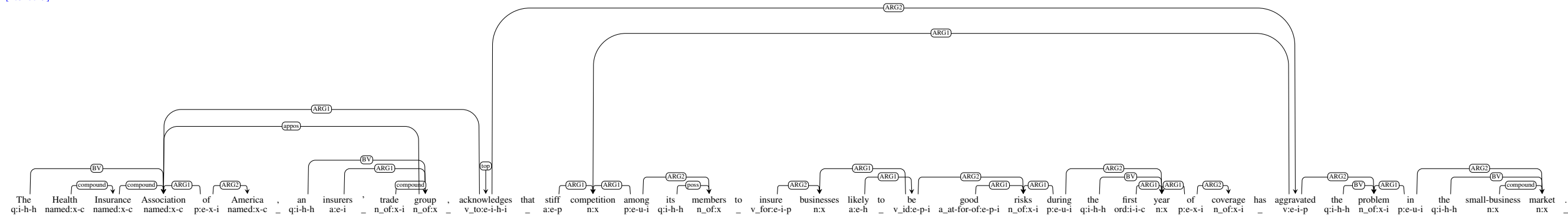
[20518015]

" Insurance companies will offer a good rate if no one is sick , but it is a roll of the dice , " says Rosemary Heintold of the Small Business Service Bureau , a group representing 35,000 small businesses nationwide .  
\_ n:x n\_of:x-i \_ v:e-i-p qi-h-h a\_at-for-of:e-p-i n\_of:x-i xe-h-h personx personx \_ a\_of:e-p-i \_ \_ pron:x v\_ide:p-i qi-h-h n\_of:x-i \_ qi-h-h n\_x \_ \_ v\_to:e-i-h-i named:x-c named:x-c p:e-x-i qi-h-h named:x-c named:x-c named:x-c named:x-c \_ qi-h-h n\_of:x v:e-i-p card-i-i-c ae-p n:x ae-i \_

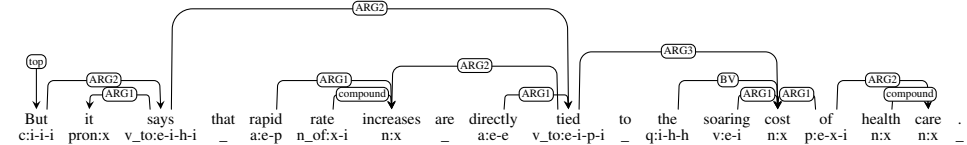
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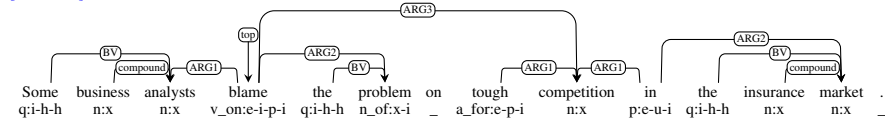
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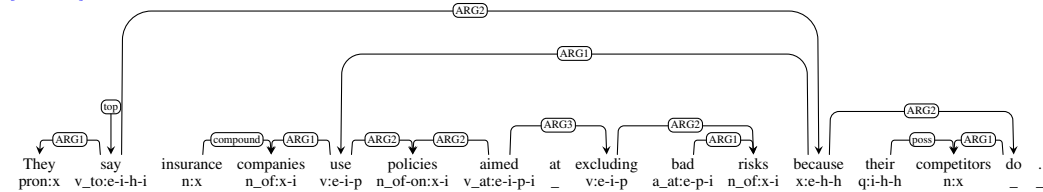
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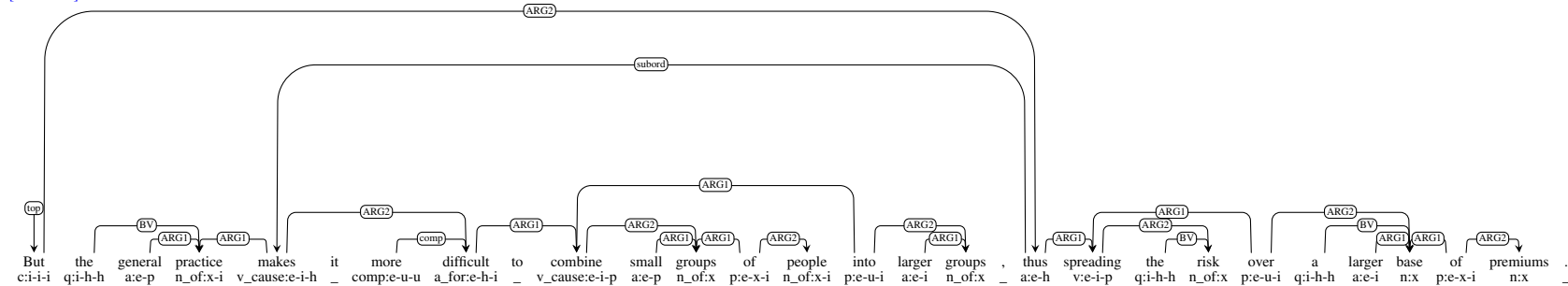
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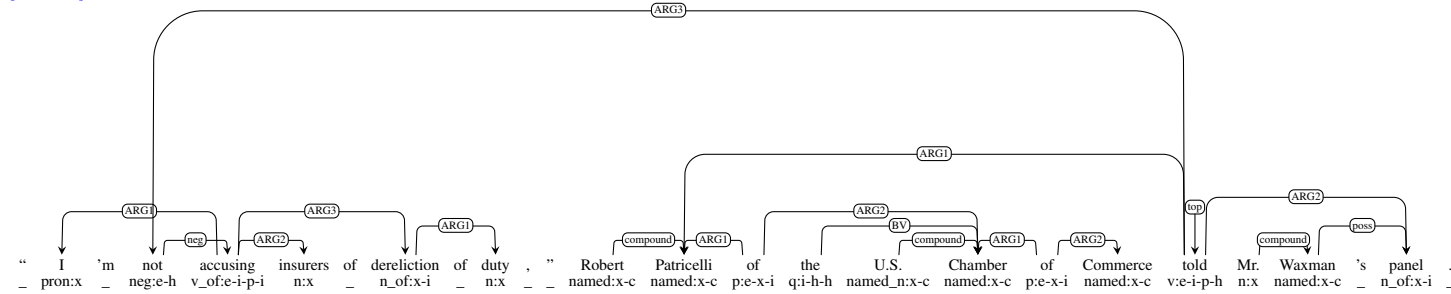
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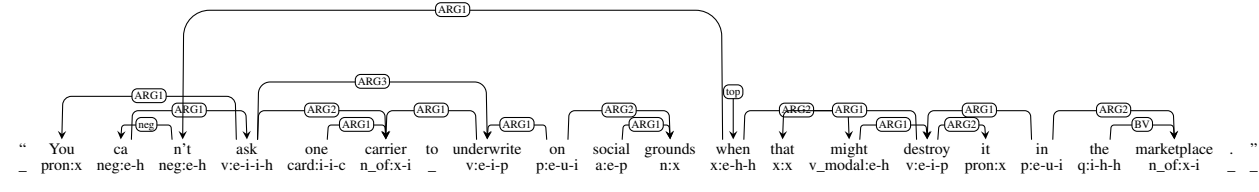
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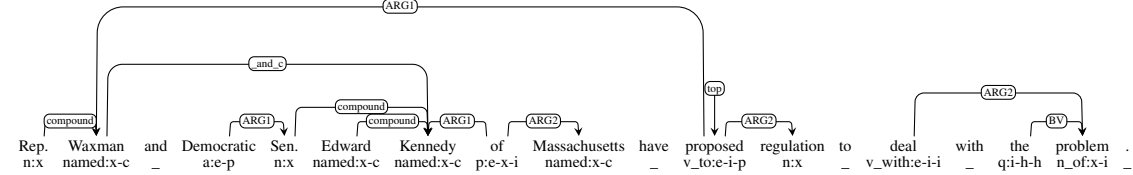
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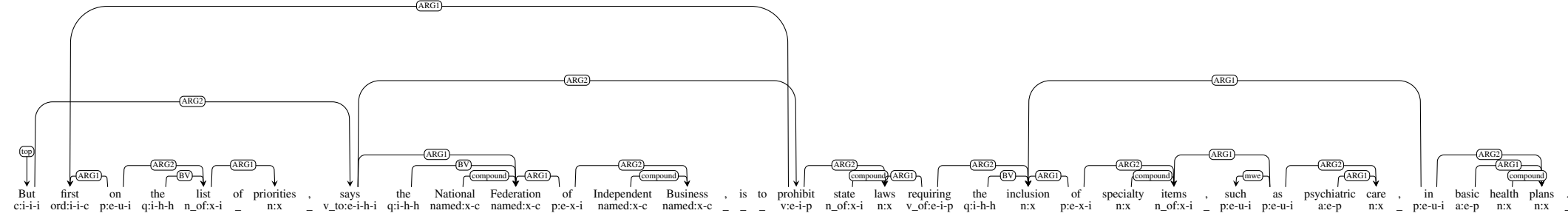
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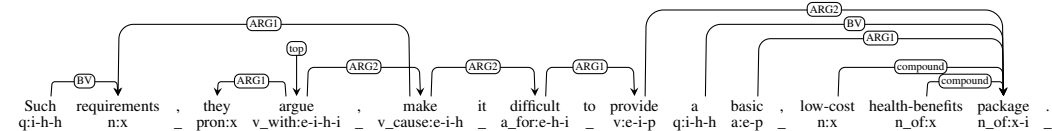
[20518026]



[20518029]



[20518030]



[20518031]

