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Health Care Law

MAKING AN IMPACT: Stearns has unique perspective on health care for small business owners

By Andrew George, May 4, 2015 at 3:00 AM



Prior to joining Gibbons PC law firm earlier this year, Christine Stearns was top lobbyist on health care issues for the New Jersey Business & Industry Association. - (PHOTO BY AARON HOUSTON)

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If there's anyone who understands the ongoing effect the Affordable Care Act is having on businesses, it's Christine Stearns.

Prior to joining the government affairs team at Gibbons PC law firm earlier this year, Stearns was a top lobbyist with the New Jersey Business & Industry Association for more than a decade, working specifically on health care issues and, most recently, matters pertaining to the ACA.

At Gibbons, Stearns is continuing her work in health care and still maintains a focus on how the industry is evolving alongside the ACA.

She recently spoke with NJBIZ about what she has witnessed in the field and offered insight into how small business owners have been affected by compliance.

NJBIZ: *Give us a brief overview of how much of an issue ACA compliance currently is for small business owners.*

Christine Stearns: For employers generally, and small employers in particular, health insurance continues to be one of their top issues and it's one of their biggest expenses. It hasn't changed employers' interest and commitment to provide coverage. But in talking about very small employers, they're not subject to the mandate, it's just that the insurance product that they have the opportunity to purchase continues to change. That has been a source of some disruption for employers. Many of them end up working very closely with their brokers and with the carrier making sure they are in full compliance with the law.

NJBIZ: *Do you still find a level of confusion regarding ACA compliance among small business owners?*

CS: I think that, largely, employers are much more familiar with their requirements of the ACA. There's still some of the finer details, particularly for some of the large employers, for provisions where they're waiting for the feds to provide more guidance. But for the most part, employers are familiar with the basics of compliance.

NJBIZ: *Even now, with regulations in place, there are still politicians in Washington calling for a repeal of the ACA. With a presidential election coming up next year, are small business owners uneasy about the possibility of facing another overhaul to how they provide health care?*

CS: There are always questions from employers about the possibility of a repeal or significant change. That doesn't seem likely with the current environment in Washington, but there is always some

uncertainty because of awaiting guidance on some of the provisions that have not yet kicked in. Larger employers, and maybe even some small employers, but larger employers in particular, are really focused on the 'Cadillac tax' (a tax on high-cost premium health plans that's coming in 2018) and some of the things that are looming on the horizon that haven't happened yet. For small employers, they generally want to be in compliance with the law. They'll do what is asked of them. They probably have opinions that are no different than opinion polls show for America generally, which is a split in terms of whether or not people support the (ACA) or think it has met its objective.

NJBIZ: *When you speak with small business owners, what do you hear the most in terms of feedback on the ACA?*

CS: What I have seen is employers continue to be committed to providing coverage to their employees, but they're spending a lot more time figuring out the details related to coverage. It was never simple, but it certainly has become more complex.

NJBIZ: *What advice do you have for small business owners on providing coverage in compliance with the ACA?*

CS: At the end of the day, working with an experienced broker who can assist them with making choices that are right for their company and for their employees. They really are the ones who can tell you on the ground where employers are headed. Making good choices is (important). You want to buy the product that meets the needs of your workforce.

NJBIZ: *Are there certain industries that are having a harder time than others complying with the ACA?*

CS: I don't think that it goes by industry for the very small employers. Industry can always be a factor in terms of the number of employers that offer coverage, so it often has to go with the revenues of the company, so that certainly is a factor.

So if you're talking about very small employers with fewer than 50 employees, it's different from when you get over that 50-person threshold (and) have to contend with the employer mandate.

Biz in brief

Name: Gibbons PC

Location: Newark

Managing director: Patrick C. Dunican Jr.

Attorneys 220

Revenue: Undisclosed

Government agencies, advocacy groups and nonprofits eager to serve small businesses:

New Jersey Business Action Center

(866) 534-7789

nj.gov/state/bac/

Economic Development Authority

(609) 858-6700

njeda.com

Small Business Administration (N.J. office)

(973) 645-2434

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Andrew George covers the Statehouse from NJBIZ's Trenton bureau. Born and raised in N.J., Andrew has also spent time as a reporter in D.C., Texas and Pa. His email is andrewg@njbiz.com and he is [@AndrGeorge](#) on Twitter.

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