

## NWBC Hosts Roundtable on Affordable Health Care Coverage for Small Businesses

The National Women's Business Council recently convened a roundtable discussion on the number one concern of small business owners - access to affordable health care insurance. On February 27, 2003, women business owners came to Capitol Hill to discuss the challenge of providing affordable health care coverage to their employees and to voice their concerns on the issue.

These women business owners came from across the country and included: Rebecca Boenigk of Neutral Posture, Inc. in Bryan, TX; Leeanna Fournier of Providence Pediatric Medical Daycare in Marlton, NJ; Deborah Harrington of Harrington Capital Advisors in Newport Beach, CA; Mary Quigg of Vandover in St. Louis, MO; and Leslie Saunders of Leslie Saunders Insurance and Marketing International in Tampa Bay, FL.

The discussion was led by NWBC Chair Marilyn Carlson Nelson, Chairman and CEO of Carlson

Companies, Inc., and also featured: business association leaders and issue experts including the Council for Affordable Health Insurance; the Galen Institute; the Insurance Commissioner for the State of Oklahoma; the National Association for the Self-Employed; the National Association of Women Business Owners; the National Federation of Independent Business; the U.S. Chamber of Commerce; the U.S. SBA Office of Advocacy; Women Entrepreneurs, Inc.; and Women Impacting Public Policy.

Several Federal policy leaders also participated in the discussion, including Representative Donald Manzullo, Chair of the House Committee on Small Business; Elaine Chao, Secretary of Labor; and Hector Barreto, Administrator of the U.S. Small Business Administration.

Women-owned businesses are a vital and significant part of the American  
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### *Did you know?*

- It is estimated that as of 2002, there are 6.2 million majority-owned, privately-held women-owned firms in the U.S., accounting for 28% of all businesses, employing 9.2 million workers, and generating nearly \$1.2 trillion in revenues.
- If jointly-owned and publicly-traded firms are included in the population, the numbers are even more impressive: 9.1 million women-owned firms, accounting for 38% of all businesses, employing 27.5 million workers, and generating \$3.6 trillion in revenues.
- Women of color own 1.2 million firms - 20% of all privately-held, majority-owned women-owned firms in the U.S. These firms employ over 822,000 people and generate over \$100 billion in revenues.
- From 1997 to 2002, the number of women-owned firms in the U.S. grew at twice the rate of all U.S. firms, employment grew at 1.5 times the national average, and sales rose at the same rate.

*Source: Center for Women's Business Research*

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## Message from the Chair

I want to personally welcome you to the first issue of "Engage!" This newsletter will provide you, women business owners and supporters, with the information you need to make fact-based decisions about your business and your role as business leaders.

We're living in exciting times for women entrepreneurs. We're proving our competencies in every industry from construction to manufacturing, services and technology. And, we're offering a new model of leadership, called "peripheral vision" - the ability to see the interconnectedness between actions and their consequences not only in our businesses, but in our families, our communities and our world. And, we genuinely care about those consequences. Caring is an important quality of responsible leadership - especially powerful when teamed with good facts.

I'm reminded of the advice I once received from my economics professor after I passionately argued a position in class. I sat down convinced that I had done a brilliant job "selling" my argument.

"Marilyn," the professor said with a slight smile, "It's not enough just to care. You must also understand the facts." He was so right!

With those wise words in mind, I would like to share with you some facts about a situation that is adversely impacting women business owners and many families - the lack of affordable health insurance. Did you know that there are more than 41 million Americans today without health insurance? Sixty percent (60%) of these reside in families that work for small businesses.

Congress right now is considering solutions including two bills (HR660 & S545) that would allow for Association Health Plans (AHPs). AHPs would permit trade and professional associations to band together across state lines to purchase health insurance coverage for their members. Businesses that belong to these organizations would enjoy the same "pooling" benefits that larger employers receive, enabling them to offer health care coverage at lower rates to their employees. The NWBC estimates that strengthening AHPs could extend coverage to 7.3 million workers employed by women-owned firms, which is why we support AHPs. It's our position that we cannot wait until the entire health system is fixed to offer affordable health insurance to employees of small business.

I urge you to contact your Representatives and Senators and voice your opinion on Association Health Plans and other proposals to provide affordable health insurance to small business owners and their employees. (Just visit <http://mygov.governmentguide.com> to find your representative.)

Now you've got the facts. It's time to show you care. Engage!

Best wishes,



Marilyn Carlson Nelson  
Chair - National Women's Business Council  
Chairman & CEO - Carlson Companies



## Council Members

### Chair

Marilyn Carlson Nelson  
Chairman/CEO  
Carlson Companies, Inc.  
Minneapolis, MN

### Women Business Owners

Terry Neese  
President  
Terry Neese Personnel  
Services  
Oklahoma City, OK

Annie Presley  
Principal and Owner  
The McKellar Group, Inc.  
Kansas City, MO

### Women's Business Organizations

Agnes Noonan  
National Board  
Association of Women's  
Business Centers

Whitney Johns Martin  
Past President  
National Association of  
Women Business Owners

Dr. Lydia Mallet  
President  
National Coalition of 100  
Black Women

Elizabeth Lisboa-Farrow  
Immediate Past Chair  
U.S. Hispanic Chamber of  
Commerce

Susan Bari  
President  
Women's Business Enterprise  
National Council

## NWBC Hosts Roundtable, cont.

economy, growing in number at twice the national average. They currently account for 38% of businesses in the U.S., employ 27.5 million workers and generate \$3.6 trillion in revenues. The women business owners testifying agreed that many women business owners are facing a crisis posed by the rising costs of health care coverage.

"I certainly expected challenges when I started my company," said Deborah L. Harrington, President and Chief Executive Officer of Harrington Capital Advisors, Inc. "But never would I have anticipated finding adequate health care insurance to be such a formidable challenge. As we went through the process of obtaining health care benefits for the firm, we quickly discovered that health care coverage was going to overwhelmingly influence our overhead."

Sharon L. Hall, President of Red Tail

Outfitters, LLC, agreed, saying, "As the owner of a small business, I struggled to find the most affordable and comprehensive health care plan available. In spite of my exhaustive search, it paled in comparison to the coverage I received when I worked for a larger corporation."

"The National Women's Business Council is deeply committed to serving as an advocate for women business owners on this issue," said Marilyn Carlson Nelson. "Working alongside others in the women's business community, we are determined to make sure that affordable health care options for small businesses are a top priority for this Congress."

The complete transcript from the roundtable will soon be available on the Council's Web site at [www.nwbc.gov](http://www.nwbc.gov) or by contacting the Council at 202-205-3850.

## Quote of the Month

"Today, more than 41 million Americans lack health insurance. And fully 85 percent of the uninsured are in working families - with most of the uninsured working in firms with fewer than 100 employees. President George W. Bush and I are deeply concerned about this coverage gap, which is why providing affordable health care is at the top of the President's agenda for helping small businesses."



**Secretary of Labor**  
**Elaine L. Chao** at the Council's Roundtable on Affordable Health Care Coverage for Small Businesses

## Council Announces Monthly Conference Call to Further Engage Women Business Owners in Public Policy Debate

The NWBC is pleased to announce the launch of "**Women's Business Connection**," a monthly conference call for women business owners who want to become more involved in the policy debate on current economic and business issues. Conference calls will feature key members of the Federal government, public policy organizations, and business and industry leaders. "**Women's Business Connection**" will also provide a forum for women business owners to voice their thoughts, concerns and public policy priorities.

The first "**Women's Business Connection**" featured **Angela B. Styles**, Administrator of the Office of Federal Procurement Policy (OFPP) for the Office of Management and Budget (OMB), who discussed the issue of contract bundling and provided information on how women business owners can provide input and comments on the proposed new regulations to address this issue. The next call will feature a representative from the **Employer Support of the Guard and Reserve**, who will discuss the resources available to small businesses who lose employees to the military reserves or National Guard. The call will be held on **April 22, 2003, from 3:00 PM until 4:00 PM (Eastern Time)**. Participants may join the call by dialing **1-877-326-2337** (toll-free) and entering code **#3687613**.

Future calls will be held on the fourth Tuesday of the month at 3:00 PM and will address a variety of relevant topics including access to affordable health care, access to training and technical assistance, and access to capital. To find out more about "**Women's Business Connection**," contact Lindi Harvey, Director of Program Outreach, at 202-205-6829 or [lindi.harvey@sba.gov](mailto:lindi.harvey@sba.gov).

# Two New Council Members Sworn in at Recent Council Meeting

**Terry Neese**, President of Terry Neese Personnel Services and President of Women Impacting Public Policy, and **Annie Presley**, Principal and Owner of The McKellar Group, Inc., were sworn in at the recent Council meeting on February 11, 2003.

"I am delighted to welcome Terry Neese and Annie Presley to the National Women's Business Council," said Marilyn Carlson Nelson, Chairman and CEO of Carlson Companies and Chair of the National Women's Business Council. "Policymakers rely on the Council for sound recommendations on policies and programs designed to foster women's entrepreneurship. As skilled and successful women in business, Terry and Annie bring a wealth of valuable experience to the Council. I am enthusiastic and grateful that our work will be strengthened by their contributions."

Terry Neese made history in 1990 as the first woman nominated by a major political party for Lt. Governor of Oklahoma. Prior to that historic campaign, she founded Terry Neese Personnel Services, which celebrated 25 years in business in July 2000. Terry also founded Women Impacting Public Policy, a national bi-partisan public policy organization advocating for women in businesses.

Annie Presley is the Principal and Owner of The McKellar Group Inc., a fund raising, consulting and special events group based in Kansas City, MO and Washington, DC. The McKellar Group represents a variety of clients seeking public affairs advice in the Federal government political arena. Annie previously served as a Corporate Vice President for UBS PaineWebber, Inc. in New York City where she managed two divisions: Governmental Affairs and Charitable Giving.

Also during their February meeting, the Council discussed and voted to support the strengthening of Association Health Plans as a viable solution to the impending crisis on affordable health care for small businesses. The Council agreed that AHPs will increase access to and reduce the costs of health care for small businesses.

The Council also discussed possible program initiatives for 2003 and heard from several women's and small business organizations.



**From left to right:** Terry Neese, Annie Presley, Marilyn Carlson Nelson

## Upcoming NWBC Research

- Access to Affordable Health Care: Background Research and Issues Discussion, April 2003
- Regional Economic Seminars, April 2003
- The Existence and Effectiveness of Mentoring Programs for Women in Business, May 2003
- Enterprising Women, Yesterday and Today: An Issues Discussion, September 2003
- Trend in Growth of Women-Owned Firms, October 2003
- Micro-Credit Opportunities for Women Business Owners: The Count-Me-In Model, December 2003

## Organization of the Month: Employer Support of the Guard and Reserve

For small businesses that may temporarily lose employees who are in the National Guard or military reserves, there are resources available to help them prepare for the loss. A nonprofit organization, Employer Support of the Guard and Reserve (ESGR), provides resources for both reservists and the companies they work for, to help both groups understand the law and to make mobilization as convenient as possible. Find out more about ESGR by contacting them at 800-336-4590 or by visiting their Web site at [www.esgr.org](http://www.esgr.org).

## Upcoming Events in the Women's Business Community

### Young Entrepreneur Conference

March 26 - 28, 2003, Milwaukee, WI

[www.theEplace.org](http://www.theEplace.org)

### 2003 Catalyst Awards Conference and Dinner

March 27, 2003, New York City

[www.catalystwomen.org](http://www.catalystwomen.org)

### TEMPO International Conference: Women, Economics & World Security "Leadership for the Global Community in the 21st Century"

March 27 - 29, 2003, Washington, DC

[www.tempointernational.org](http://www.tempointernational.org)

### Women Entrepreneurship in the 21st Century

April 3, 2003, Philadelphia, PA

[www.women-21.com](http://www.women-21.com)

### National Association for Female Executives 2003 National Conference

#### "Women@Work: Meaning, Money and Making Connections"

April 10 - 11, 2003, Los Angeles, CA

[www.nafe.com](http://www.nafe.com)

### wf360's MainEvent 2003, Global TownHall Meeting

April 10, 2003, (Online Conference)

For more information, contact Maria Reiling at [mreiling@wf360.com](mailto:mreiling@wf360.com) or by calling 917-452-0293

[www.wf360.com](http://www.wf360.com)

### 8th Annual Global Women's Forum

May 6 - 10, 2003, Athens, Greece

[www.cawc.org](http://www.cawc.org)

### International ATHENA Conference

May 8 - 10, 2003, Washington, DC

[www.athenafoundation.org](http://www.athenafoundation.org)

## Council Staff

### Julie R. Weeks

Executive Director

202-205-6828

[julie.weeks@sba.gov](mailto:julie.weeks@sba.gov)

### Jill A. Baker

Director of Research

202-205-6826

[jill.baker@sba.gov](mailto:jill.baker@sba.gov)

### Lindi L. Harvey

Director of Program Outreach

202-205-6829

[lindi.harvey@sba.gov](mailto:lindi.harvey@sba.gov)

### Stephanie A. Peacock

Director of Communications

202-205-6827

[stephanie.peacock@sba.gov](mailto:stephanie.peacock@sba.gov)

### Gilda Presley

Administrative Officer

202-205-6695

[gilda.presley@sba.gov](mailto:gilda.presley@sba.gov)

### Contact Us:

National Women's

Business Council

409 Third Street, SW, Suite 210

Washington, DC 20024

Ph. 202-205-3850

Fx. 202-205-6825

[www.nwbc.gov](http://www.nwbc.gov)

[info@nwbc.gov](mailto:info@nwbc.gov)

## Council Mission

The National Women's Business Council is a bi-partisan Federal advisory council created to serve as an independent source of advice and policy recommendations to the President, Congress, and the U.S. Small Business Administration on economic issues of importance to women business owners.

The Council's mission is to promote bold initiatives, policies and programs designed to support women's business enterprises at all stages of development in the public and private sector marketplaces, from start-up to success to significance.