



Written by [Robert Confer](#) on August 20, 2013

## ObamaCare Will Kill Your Local Chamber of Commerce

Local chambers of commerce are some of the most important organizations within the private sector. Chambers serve a community's enterprises with a dual-purpose role of marketing the specific region — as well as individual businesses — and serving as the voice for those entrepreneurs when it comes to matters of local, state, and national public policy.



Most small businesses, working on tight budgets and even tighter schedules, find it difficult to do those tasks solely and effectively on their own, so these business cooperatives, which can be found in most any community across the country, provide immeasurable benefit to their members.

To do those tasks and do them well it takes a considerable amount of money. Mass marketing via local newspapers, national tourism magazines, broadcast media, and the Internet is not cheap. Advertising fees, trade shows, networking, and personnel costs add up in a hurry. Even policy development and study is not inexpensive, as many chambers totally devote a staff member to government relations.

To cover those myriad costs and still keep membership affordable, most chambers of commerce pursue alternative revenue streams.

Among the most common is the offering of health insurance. Pooling together the buying power of all of their members, they can get insurance at much lower rates than their individual businesses would be able to on their own. So, the law firm or doctor's office in town, each with just a half-dozen employees, might be able to buy insurance at a rate comparable to that of the factory down the street that employs 200 people and deals directly with an HMO. This benefit — thus membership — is typically extended to the community at large (not just businesses) as both a service to the community and a means to secure more revenue from membership fees of those folks (like families) who might not have any need for the chamber's other services. That source of income, which for many chambers accounts for a third or more of their clientele, is significant and it keeps overall membership fees down while affording chambers the funds to focus on doing what they do best — policy and promotion.

Unfortunately, that standard practice looks to be on its death bed. And, so do many chambers of commerce.

ObamaCare's creation and institution of [health insurance marketplaces](#) (exchanges) will put undue stress on chambers by taking away their ability to attract members solely on the basis of healthcare. A good many of the non-business enrollees will drop out of their chamber and enter the exchange, duped by government reports that insurance purchased on the alleged open market will be cheaper.

Take the state of New York for example, where residents have been told that their healthcare costs will drop by 50 percent. [An article in the New York Times](#) said that state officials figure that 615,000 people



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will now buy insurance on their own in the first few years of ObamaCare, and that is what has driven down the costs. According to the report, [regulators have approved rates](#) which, for the designated “Gold Plan,” are below the average HMO cost in the state.

What the *Times* failed to report in any detail, and what ObamaCare’s other promoters remain mum on is this: They are not comparing apples to apples. The standard HMO plan used in the comparison has everything that you would expect out of health insurance — affordable copays, access to doctors and hospitals of your choice, and low out-of-pocket expenses. The ObamaCare Gold Plan, on the other hand, covers just 80 percent of expenses. So, compared to the average HMO plan, consumers will be paying much more, not necessarily up front in the premium, but when all is said and done, as any services utilized will be billed to the insured at 20 percent of total cost. At that rate, any lengthy stay in the hospital following a car accident or a battle with cancer will bankrupt most working-class families. Even [the myriad fees](#) for lab work, emergency rooms, and the like will strike many an unsuspecting pocketbook. Many more consumers will wrongly think they’re doing well under the more “affordable” Silver and Bronze plans. It’s dangerous.

It’s dangerous to chambers of commerce and their business members, too. After having lost their unsuspecting non-business partners who naively buy into the ObamaCare propaganda, overall chamber membership could decrease by a third for many chambers across the nation.

What does that mean?

One of two things: The price of membership rises or services suffer.

Let’s first consider the former. If a third of a chamber’s revenues wither away, in order to maintain the same quality of service when it comes to marketing and civics, chambers will have to boost their rates to businesses by a third. The difference between \$250 and \$333 in annual dues may not seem a lot to larger businesses or outsiders with a passing interest in business, but that sum can make or break the budget of a very small company (like an ice cream stand or diner), especially if that corporation purchases health insurance through the chamber, because, accordingly, health insurance costs will rise for everyone in the chamber because the buying power of that co-op decreased when people left its ranks.

So, to keep everything less expensive, and not lose even more paying customers, chambers may have to ditch services deemed unimportant or less important to the overall goal of the chamber to promote the region they serve. As an outcome, the policy arm of those chambers will be cast aside. That plays to the favor of Big Government because the small businessmen and businesswomen would lose the skills and abilities of someone deeply involved in public affairs, and they would not be in the know about — or have a common, powerful voice to combat — the development of onerous municipal codes, the creation of bills in the state legislature that are unfriendly to business, and the writing of rights-stripping laws and regulations at the federal level.

Because of these issues, chambers of commerce — and the businesses they promote and protect — will suffer. Revenues will drop. Services will disappear. Many chambers that rely on individual and family health insurance as a means of survival will die. Businesses, in turn, will do the same as their very best advertiser and cheerleader goes silent.

It’s yet another frustrating domino effect of ObamaCare, one that was especially unnecessary because healthcare exchanges have always existed. We have always known them as chambers of commerce — there anyone could go to buy insurance affordably. But, those days will soon be gone as the government



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drives people away from those privately run, privately funded exchanges to those run by government and funded by taxpayers, whether they participate or not, [to the tune of \\$4.4 billion dollars](#).

Obviously, there is nothing affordable about the Affordable Care Act — directly or indirectly. Its thoroughly negative impact reaches farther than anyone could ever know. Once chambers of commerce become a thing of the past, what other bastion of Americanism is next?



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