

September 30, 2026

The Honorable Members of Congress
United States House of Representatives and Senate
Washington, DC 20515

Re: Make Health Insurance More Affordable for America's Small Businesses

Dear Members of Congress:

On behalf of the United States Hispanic Chamber of Commerce (USHCC) and the undersigned local Hispanic chambers of commerce, we urge Congress to make health insurance affordability a central part of the small-business and economic competitiveness agenda.

We talk frequently about helping small businesses do more with less. In order to make this possible, we must examine every major cost on a small business' balance sheet. For many small employers, health insurance is one of their largest expenses after payroll—and those costs continue to rise.

According to the Kaiser Family Foundation's [2025 Employer Health Benefits Survey](#), the average annual family premium for workers at firms with 10 to 199 employees increased from \$16,977 in 2015 to \$26,054 in 2025, a 53 percent increase. Workers at these smaller firms also contribute substantially more towards family coverage than workers at larger firms, contributing an average of \$8,889 annually in 2025. This trend is not sustainable, and small businesses and their success are at risk.

Employers may absorb the increases, squeezing already-thin profit margins and limiting the capital available for hiring, expansion, technology, and investment. Employees may instead bear more of the burden through higher premiums, deductibles, and out-of-pocket costs, or through slower wage growth. In either scenario, fewer resources are available for job creation, business investment, and consumer spending.

That is not simply a health-care issue, it is an economic competitiveness issue.

The stakes are particularly significant for America's Hispanic business community. The United States is home to more than five million Hispanic-owned businesses, and the Hispanic business community contributes more than \$900 billion to the U.S. economy each year.

Many Hispanic-owned businesses are newer enterprises operating with thinner margins and more limited access to capital than larger competitors. For these entrepreneurs, an increase in the cost of providing health coverage can have immediate consequences.

We encourage Members of Congress to review a recent op-ed in The Well News, "[America Can't Champion Small Businesses While Pricing Them Out of Health Insurance](#)," authored by the USHCC President and CEO, Ramiro A. Cavazos, which further examines the relationship between health-care affordability and small-business growth.

The national conversation about healthcare affordability cannot simply ask employers and employees to absorb higher prices or shift costs from one pocket to another.

Congress should examine the underlying market dynamics and practices contributing to rising health-care costs and consider policies that promote greater competition, transparency, and affordability. In particular, we encourage Congress to examine:

- Competition and consolidation in health-insurance and health-care provider markets, including whether excessive consolidation limits competition and increases costs for employers and consumers;

- Administrative costs and unnecessary barriers that add expense to the healthcare system without delivering corresponding improvements in outcomes or patient care;
- Transparency and accountability throughout the health-care supply chain, including the role and practices of pharmacy benefit managers and other intermediaries; and
- Greater predictability, flexibility, and choice for small employers and their workers, recognizing that small businesses often lack the bargaining power and resources available to larger employers.

The objective should be a more competitive, transparent, and efficient healthcare marketplace, one that puts downward pressure on premiums and deductibles, reduces unnecessary costs, and provides small businesses with greater certainty when making decisions about their employees and their future.

Small businesses are among the most important engines of job creation, innovation, and economic opportunity in communities across the country. Hispanic-owned businesses are an increasingly important part of that entrepreneurial economy. The continued growth of these businesses benefits not only Hispanic communities, but the broader American economy. If we want small businesses to hire more, pay more, invest more, and innovate more, we must make it more affordable to employ people.

When it comes to health-care costs, small businesses are not asking for special treatment. They are asking for a health-care marketplace that is as competitive and transparent as the marketplaces in which they are required to compete every day.

The USHCC respectfully urges Congress to make small-business health insurance affordability a priority as it considers policies affecting America's employers, workers, and economic competitiveness. Addressing the underlying drivers of health-care costs will help ensure that small businesses can continue to create jobs, invest in their communities, and contribute to America's economic growth.

Thank you for your leadership on this critical issue and consideration of these concerns. Should you have any questions or wish to discuss this matter further, please contact Anthony Hinojosa, Vice President of Government and International Affairs at the United States Hispanic Chamber of Commerce, at ahinojosa@ushcc.com.

Sincerely,

Ramiro A. Cavazos
President & CEO
U.S. Hispanic Chamber of Commerce

Luis Vazquez
President & CEO
Long Island Hispanic Chamber of Commerce

Michel Zajur
Founder & CEO
Virginia Hispanic Chamber of Commerce

Cynthia Sakulenzki
President & CEO
Rio Grande Valley Hispanic Chamber of Commerce

Anna Saucedo
Chair of the Corporate Advisory Board
Los Angeles Latino Chamber of Commerce

Marcos Wanless
President & CEO
Seattle Latino Chamber of Commerce

Mayra Pineda
President & CEO
Hispanic Chamber of Commerce of Louisiana

Carlos Solórzano-Cuadra
CEO
Hispanic Chambers of Commerce of San Francisco

Mercedes Young
President
Tampa Hispanic Chamber of Commerce

Nicole Davison León
Executive Director
The Hispanic Metropolitan Chamber in Oregon and SW Washington

Jaime di Paulo
President & CEO
Illinois Hispanic Chamber of Commerce (IHCC)

Dr. Nelson Soler, Ph.D., MBA, MS, EDFP, EA
President and CEO
Latino Chamber of Commerce -SEW

Joel Berrocal
Executive Director
The National Puerto Rican Chamber of Commerce

Joe V. Aldaz, Jr.
President & CEO
Colorado Springs Hispanic Chamber of Commerce

Peter Guzman
President
Latin Chamber of Commerce, NV

Melanie Marie Boyer
Chief Executive Officer
PMAHCC

Irma Chavez
Founder/Director Executive
Arkansas Hispanic Chamber of Commerce

Yuri Cunza
President & CEO
Nashville Area Hispanic Chamber of Commerce

Rob Elias
President/CEO
Southern Arizona Hispanic Chamber of Commerce

Gina Aguirre Adams
President/CEO
Brazoria County Hispanic Chamber of Commerce

Tayde Aburto
President & CEO
Hispanic Chamber of E-Commerce

Esther Aurora DeWoody
Founder & President
Lancaster Hispanic Chamber of Commerce

Ronaldo Tello
President and CEO
Delaware Hispanic Chamber of Commerce

Alex Castañeda
President and CEO
South Central Idaho Hispanic Chamber of Commerce

Sandy Cajas
President & CEO
Regional Hispanic Chamber of Commerce - Southern California

Alvester Gibson
President
Balch Springs Chamber of Commerce

Nicole Quiroga
President and CEO
Greater Washington Hispanic Chamber of Commerce

Evelyn Lugo
President
SC Hispanic Chamber of Commerce

Luz Selene Zamorano
President & CEO
South Dakota Hispanic Chamber of Commerce

Delfine Perales Fox
President & CEO
TN Latin American Chamber of Commerce

Bob Ross
President
Topeka Chamber of Commerce

Niko Madrigal
President
Central California Hispanic Chamber of Commerce

Monica Hernandez
President
First Coast Hispanic Chamber of Commerce

John Pacheco
President
Latino Chamber of Commerce of MN

Luis A. Rodriguez
President & CEO
San Antonio Hispanic Chamber of Commerce

Sylvia S. Duarte
President
Antelope Valley Hispanic Chamber of Commerce

Jennifer I. Rodriguez, MCP

President & CEO
Greater Philadelphia Hispanic Chamber of
Commerce

Susana Marino

President and CEO
Northern Virginia Hispanic Chamber of
Commerce

Mario Farfan

Director of Business Programming
Northwest Hispanic Chamber of Commerce

Gladys Gonzalez

CEO
El Paso Hispanic Chamber of Commerce

Brisa Guajardo

Board President
Tri-Cities Hispanic Chamber of Commerce

Liliam M. Lopez

President/CEO
South Florida Hispanic Chamber of Commerce

Guillermo Cisneros

President and CEO
West Michigan Hispanic Chamber of Commerce

Pauline E. Anton

President & CEO
Texas Association of Mexican American
Chambers of Commerce (TAMACC)