November 16, 2026

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

Re: Make Health Insurance More Affordable for Black-Owned Businesses

Dear Members of Congress:

On behalf of U.S. Black Chambers, Inc. and the undersigned Black chambers of commerce and small business leaders in our community, we urge Congress to address the rising cost of health insurance.

Rising health insurance costs pose a particular challenge for Black-owned businesses because most operate on a small scale. Approximately 75 percent of Black-owned businesses have fewer than five employees, the largest share of any racial or ethnic group, and more than half operate with $100,000 or less in annual revenue.

The outlook is worsening. Marsh's National Survey of Employer-Sponsored Health Plans projects that employer health-benefit costs will rise by 8.2 percent in 2027, the largest increase since 2003, and 59 percent of employers plan to make cost-cutting changes to their health benefits that could raise deductibles and other out-of-pocket costs for workers. Among businesses with fewer than 50 workers, average employer contributions toward family coverage increased from $782.08 per month in 2014 to $1,232.59 in 2024, according to the Bureau of Labor Statistics.

For Black-owned businesses, this is not simply a health issue. It is a business issue, an access-to-capital issue, and an economic growth issue. These firms are vital sources of employment and economic mobility, yet many operate with limited reserves and less negotiating leverage than larger corporations. As USBC President and CEO Ron Busby, Sr. wrote in a recent Washington Times op-ed, "Soaring healthcare costs killing small businesses," rising premiums are forcing entrepreneurs to choose between offering coverage, hiring their next employee, investing in their company, and protecting their own families. No business owner should have to make that choice.

Congress should examine whether consolidation among insurers and health-care providers is limiting choice and driving up costs for employers and consumers. It should also reduce administrative waste that adds expense without improving care, strengthen transparency and accountability throughout the health-care supply chain, and give small employers and their workers greater predictability, flexibility, and choice in securing coverage.

Health insurance should support entrepreneurship, not stand in its way. Black-owned businesses drive economic strength in the communities they serve, and they can hire, raise wages, and invest only if employing people is affordable. We respectfully urge Congress to make health-care affordability a central component of its small-business legislative agenda and to pursue policies that help small employers provide meaningful coverage without sacrificing growth and investment.

Thank you for your consideration of these concerns. Please contact Talisha Bekavac, Executive Vice President at U.S. Black Chambers, Inc. at talisha@usblackchambers.org with any questions.

Sincerely,

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