



Uncertainty Over The Future Of Healthcare Plagues Entrepreneurs Helped By ACA


By [ALEX SMITH \(/PEOPLE/ALEX-SMITH\)](#) · SEP 13, 2017

 [Tweet \(http://twitter.com/intent/tweet?](http://twitter.com/intent/tweet?)

[url=http%3A%2F%2Fwww.tinyurl.com%2Fy9hrkfbc&text=Uncertainty%20Over%20The%20Future%20Of%20Healthcare%20Plagues%20Entrepreneurs%20Helped%20By%20ACA&bof](http://twitter.com/intent/tweet?url=http%3A%2F%2Fwww.tinyurl.com%2Fy9hrkfbc&text=Uncertainty%20Over%20The%20Future%20Of%20Healthcare%20Plagues%20Entrepreneurs%20Helped%20By%20ACA&bof)

 [Share \(http://facebook.com/sharer.php?](http://facebook.com/sharer.php?)

[u=http%3A%2F%2Fwww.tinyurl.com%2Fy9hrkfbc&t=Uncertainty%20Over%20The%20Future%20Of%20Healthcare%20Plagues%20Entrepreneurs%20Helped%20By%20ACA&bof](http://facebook.com/sharer.php?u=http%3A%2F%2Fwww.tinyurl.com%2Fy9hrkfbc&t=Uncertainty%20Over%20The%20Future%20Of%20Healthcare%20Plagues%20Entrepreneurs%20Helped%20By%20ACA&bof)

 [Google+ \(https://plus.google.com/share?url=http%3A%2F%2Fwww.tinyurl.com%2Fy9hrkfbc\)](https://plus.google.com/share?url=http%3A%2F%2Fwww.tinyurl.com%2Fy9hrkfbc)

 [Email \(mailto:?\)](mailto:)

[subject=Uncertainty%20Over%20The%20Future%20Of%20Healthcare%20Plagues%20Entrepreneurs%20Helped%20By%20ACA&bof](mailto:)



(/sites/shared/npr/styles/x_large/nprshared/201709/551004311.JPG)

Entrepreneur Stinson Dean (left) says the Affordable Care Act made it possible for him to start his own business.

ALEX SMITH / KCUR

Originally published on September 14, 2017 12:34 pm



Listen

Stinson Dean, an entrepreneur from Independence, Missouri, is used to risks. He buys Canadian softwood framing lumber to sell to lumberyards in the US and says coping with the ups and downs of the market is an inevitable part of doing business.

But when he started the company about a year and a half ago, he laid down a firm rule.

“One of the things I wasn’t willing to risk was the health of my family,” Dean says.

Dean is the proud father of 3 young children – two girls and a boy. Playing with them in the front yard before dinner, he and his wife, Stephanie, talk about the possibility of another.

Like many Americans, Stinson Dean has nervously watched this year’s national healthcare debate, but his interest doesn’t stem from a serious health condition.

He says the Affordable Care Act made it possible for him to start his business, but now uncertainty about the ACA’s future is affecting his business’s ability to grow.

In May of 2016, Stephanie was pregnant with their daughter Julie, and Stinson was working as a commodities risk consultant.

A few months before a baby’s due date is typically not the time for a big career move, but it also happened to be when the lumber market seemed to offer a once-in-a-lifetime opportunity to buy low and sell high.

Encouraged by the availability of affordable insurance through the Affordable Care Act, the family took the plunge. Stinson Dean quit his job and started his company.

The move paid off, as new construction here and elsewhere around the country boosted Dean’s business far beyond what he imagined.

He’s now ready to expand and bring on 3 or 4 new people, but there’s a problem.

“There’s a huge unknown with the ACA and what that’s gonna look like,” Dean says.

President Trump and many members of Congress campaigned with promises to repeal and replace the Affordable Care Act, and they’ve spent much of this year attempting to do so.

All of their replacement proposals, however, have provided far less generous coverage requirements and subsidies than the ACA. That’s meant trouble for Dean.

“What that’s doing for me is preventing me to convince folks who are in a similar situation to where I was – nice corporate job, making good money, with great benefits, with kids – convincing them to leave that to come work for me,” he says.

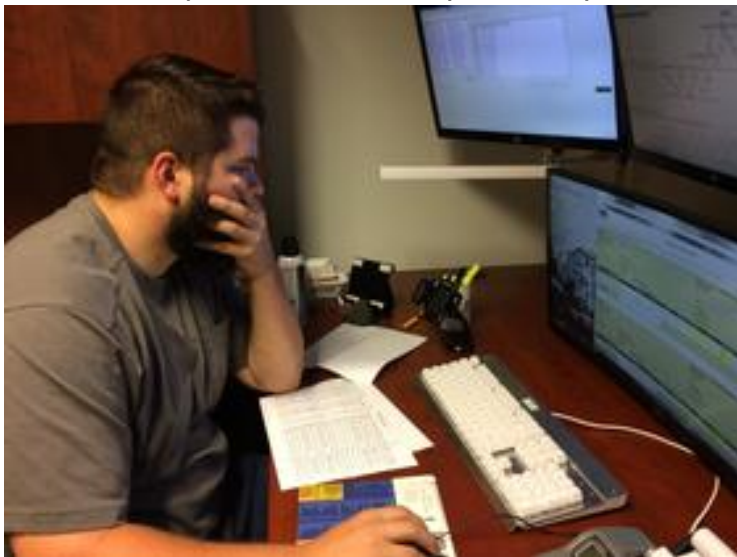
Although repeal and replace efforts have stalled, the president has threatened to cut subsidies paid to insurers for covering sicker, more expensive patients. That strain, on top of already unstable insurance markets, has lead Dean to worry about whether decent insurance coverage will be available in the long run for him, his family and potential new employees.

“Maybe there is in 2018. What about 2019, 2020?” Dean says. “These are the questions I’m being asked by these folks I’m trying to recruit, and I don’t have an answer for them.”

Exactly how the ACA has affected entrepreneurs and job growth is still unclear, according to Dean Baker, co-director of the progressive-leaning Center for Economic and Policy Research, based in Washington D.C.

There's been a sharp increase in entrepreneurial activity since 2013, when the insurance marketplaces started, according to data from the Kauffman Foundation, although Baker explains that many factors – not just the healthcare law – have influenced that growth.

But Baker says the ACA has helped entrepreneurs by leveling the playing field in the competition for hiring new talent.



Prior to the health law, entrepreneurs had been at a disadvantage compared with larger businesses, which are much more likely able to offer insurance.

“Once [an entrepreneur’s] workers are able to get insurance through the exchange, much of that disadvantage goes away,” Baker says.

Baker says uncertainty is poison for any business, but all the questions about the ACA’s future have

http://mediad.publicbroadcasting.net/p/kcur/files/styles/teaser_230px/public/2017/09/10/10298.jpg

At his office in Independence, Missouri, Stinson Dean analyzes news and market data for signs of change in lumber prices.

CREDIT ALEX SMITH / KCUR

“For a lot of small businesses, they are sitting there with some trepidation, saying, ‘OK, how does this work out? Where are we a year from now? Where are we two years from now?’ And presumably, at least some of them are going to be putting their plans on hold,” Baker says.

In his small office near his Independence home, Stinson Dean says that the lumber world once again is opening up some big opportunities, but unlike last spring when he started his company, he may not be able to take advantage of them because he can’t attract new people.

Congress is considering ways to stabilize insurance markets, but such a legislative move would likely only provide a short-term fix.

It’s possible that November 2018 will see more ACA-friendly lawmakers elected to Congress. But Dean says that’s too far off for him. He worries he may be missing out on his chance to go big.

“I don’t think I can make it till mid-term elections until 2018 to see some certainty as far as repeal, ‘cause they could bring up repeal until then,” Dean says. “I can’t wait that long to have certainty.”


Copyright 2017 KCUR 89.3. To see more, visit [KCUR 89.3 \(http://www.kcur.org/\)](http://www.kcur.org/).


 [Tweet \(http://twitter.com/intent/tweet?](http://twitter.com/intent/tweet?)

[url=http%3A%2F%2Fwww.tinyurl.com%2Fy9hrkfbcb&text=Uncertainty%20Over%20The%20Future%20Of%20Healthcare%20Plagues%20Entrepreneurs%20Helped%20By%20ACA&bo](http://twitter.com/intent/tweet?url=http%3A%2F%2Fwww.tinyurl.com%2Fy9hrkfbcb&text=Uncertainty%20Over%20The%20Future%20Of%20Healthcare%20Plagues%20Entrepreneurs%20Helped%20By%20ACA&bo)

 [Share \(http://facebook.com/sharer.php?](http://facebook.com/sharer.php?)

[u=http%3A%2F%2Fwww.tinyurl.com%2Fy9hrkfbcb&t=Uncertainty%20Over%20The%20Future%20Of%20Healthcare%20Plagues%20Entrepreneurs%20Helped%20By%20ACA&bo](http://facebook.com/sharer.php?url=http%3A%2F%2Fwww.tinyurl.com%2Fy9hrkfbcb&t=Uncertainty%20Over%20The%20Future%20Of%20Healthcare%20Plagues%20Entrepreneurs%20Helped%20By%20ACA&bo)

 [Google+ \(https://plus.google.com/share?url=http%3A%2F%2Fwww.tinyurl.com%2Fy9hrkfbcb\)](https://plus.google.com/share?url=http%3A%2F%2Fwww.tinyurl.com%2Fy9hrkfbcb)

 [Email \(mailto:?](mailto:)

[subject=Uncertainty%20Over%20The%20Future%20Of%20Healthcare%20Plagues%20Entrepreneurs%20Helped%20By%20ACA&bo](mailto:)

♥ Recommend

🔗 Share

Sort by Best ▾



Start the discussion...

LOG IN WITH

OR SIGN UP WITH DISQUS ?

Name

Be the first to comment.

✉ Subscribe Add Disqus to your site Add Disqus Add Privacy

(<http://www.npr.org>)

(<http://www.americanpublicmedia.org/>)

(<http://www.prx.org>)

(<http://www.semo.edu>)

(<http://www.cpb.org>)

About KRCU (<http://www.krcu.org/about-us>)

Driving Directions (<http://www.krcu.org/driving-directions>)

Annual Reports (<http://www.krcu.org/krcu-radio-public-documents>)

Contact Us (<http://krcu.org/contact-us>)

