

**HOFFMAN INSURANCE CONSULTANTS, LLC**  
**306 Brodhead Avenue**  
**Bethlehem, PA 18015**  
**610-866-7700 (Phone)**  
**610-616-4737 (Fax)**  
***mhoffman@HICrisk.com***

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I am Mark Hoffman of Hoffman Insurance Consultants, LLC. I have a degree in economics from the University of Virginia. I have spent my entire adult life working in a small business and working with other business owners.

Our state is at a huge disadvantage with almost every state in the nation. We have the highest business taxes in the country. Some would argue the highest in the entire world with a corporate net income tax of 9.9% and a capital stock and franchise tax which can be an additional 10%. This may be payable even if your company loses money. In addition there is a punishing death tax with no exemptions for residence or dollar threshold.

Everyone realizes that these taxes are necessary to fund the states budget. But to tax the business entities of the Commonwealth to this excess is totally counterproductive.

We are in competition for capital from around the world and the state is sucking the very life out of the business community with our punishing tax system.

I would recommend that the legislature should do everything in its power to request waivers from the federal government to stop the implementation of Obama-Care in Pennsylvania and have some alternative plans in place.

The Supreme Court has ruled Obama-Care is a tax and the CBO just released that it will cost us employers an additional four billion dollars in taxes.

The legislature should immediatley request the Governor to return the over \$30 Million that we received to implement health exchanges and refuse to implement the exchanges.

Health Exchanges will limit choice, increase premiums and restrict competition. In its place the Commonwealth should allow "bare bones", high deductible health plans and eliminate many of the expensive mandates to lower premiums.

The state should allow and experiment with decoupling health insurance from employment through the use of employer vouchers to allow employees to buy whatever plan they like and implement a similar plan for current Medicaid recipients.

The Commonwealth should be visionary and proactive, not reactive.