November 2, 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,

U.S. National, State and Local Black Chambers of Commerce

Ron Busby, Sr.
President and CEO
U.S. Black Chambers, Inc.

DeAundra Adams
CEO
Pan African Chamber of Commerce (Arizona)

Jay King
President and CEO
California Black Chamber of Commerce (California)

Petra Brady
Director of Membership
Oakland African American Chamber of Commerce (California)

David Daniel
Board Member
Silicon Valley Black Chamber of Commerce (California)

Victoria Jones
Founder, President and CEO
Space Coast Black Chamber (Florida)

DeWayne Johnson
President and CEO
Southern Georgia Black Chambers (Georgia)

Tameka Wilson
Executive Director
Illinois Black Alliance Chamber of Commerce (Illinois)

Anita Williams
Program Director
Indy Black Chamber of Commerce (Indiana)

David St. Etienne
President
Louisiana Chamber of Commerce Foundation (Louisiana)

Emmyrich Meneses Vicente
Executive Committee Member | Board of Directors
Gaithersburg-Germantown Chamber of Commerce (Maryland)

Kenneth White
President and CEO
Maryland Black Chamber of Commerce (Maryland)

Edsel Brown Jr., Esq.
Chairman
Southern Maryland Minority Chamber of Commerce (Maryland)

Yolanda Pierson
President and CEO
Minnesota Black Chamber of Commerce (Minnesota)

Karine Sokpoh
CEO
Midlands African Chamber (Nebraska)

Anthony Gaddy
President and CEO
UpState New York Black Chamber of Commerce (New York)

Chris Shelton
President and CEO
Urban Chamber of Commerce (Nevada)

Phil Andrews
President
Long Island African American Chamber of Commerce, Inc. (New York)

Robert DeJournett
President and CEO
Black Chamber of Commerce - Summit County (Ohio)

Coretta Graham
Board Member
Corpus Christi Black Chamber of Commerce (Texas)

Deswick Bonds Jr.
Executive Director
Legacy Chamber of West Tennessee (Tennessee)

Arnettia Wyre
Founder and CEO
LAKE Solutions, LLC

<u>USBC Small Business Members</u>

Adam Edwards
Cofounder and Certified M&A Advisor
iMatch Franchise and Global Investments

Adrienne Conish
Owner
The Commas Collective

Alicea Gay
CEO
The StartUp Shop, LLC

Angela R. Gilchrist
Team Leader
AR Gilchrist Properties Group

Antonio Rivera
Owner
Competitive Roof Services, LLC

Dr. A. Najah Salaam
CEO
Street Addiction Institute

Babby Posey
President
Posey's Construction & Development, Inc.

Barbara Hulin
CEO
BJH Wellness Group

Betty Pittard
President
BJP Consulting Group

Branden Wiles
Chief Operating Officer
Hiatus Cheesecake

Bronwyn Morgan
CEO
Airversity, LLC

Carolyn Davis
CEO
DDL Group, LLC

Cheryl Bridges
Founder and CEO
Bridges 2 Life, LLC

Craig Kelley
CEO
Prestige Promotions, LLC

Cunardline Bienvenu-Sumpter
Owner and Physician Assistant
Total Rejuvenation Medspa

Derrick Jackson
Co-Founder
Popstarz Popcorn

Devon Darden
Owner
Capitol Wealth Strategies

Diana Franklin
Owner
Zipclean, LLC

Dominique Journet
Founder
World of Broke, LLC

Dorian Cunion
Co-Owner
Your Path Counseling Center

Emir Horton
Founder and CEO
Eartha Watch Company

Gardine Wilson
Financial Wellbeing Coach
Operation Hope

Heriberto Ruiz
President
R4 Commercial Real Estate Solutions, Inc.

Ike Samson-Akpan Sr.
President
SAF, Inc.

Illane Lewis
CEO
Green Nation Development Company

Jaisie Stevens
Owner and CEO
Abilities Rehabilitation & Wellness, PLLC

Jennifer Johnson
Consultant
Health Allies in Compliance

Jerome C. Rivers
Founder and CEO
Rivers Family Protection, LLC

Jim Winston
President
National Association of Black Owned Broadcasters (NABOB)

Jodessiah Sumpter
Chief Technology Officer
Tech Levitate

Johni Lang
CEO
EPIC Fit Cuisines

Jordan Buxton
Director, Business Development
GenNx360 Capital Partners

Joseph Njiaju
President
All African Food Stores

Juliette Nelson
CEO
NURILENS, LLC

Karen Dunson
President and Owner
KD Healthcare Solutions, LLC

Kelly Edmondson
Founder and CEO
Timely Presence

Kesta Medoit
Owner and Founder
Reset Wellness Center

Khalil Johnson
Owner
Reel Deal Khalil Productions, LLC

Lakisha Cameron
Experience Curator
The Phototique

LaQuata Williams
Co-Owner
Magic City Hair & Beauty Supply

LaTonia Pouncey
President and CEO
TalentMixx Solutions

LaTricea Adams
CEO and President
Young, Gifted & Green

Laurie Sayles
President and CEO
Civility Management Solutions

Leia' Love
CEO
Leia' Love Salon

Lisa Green
President
ASIL Ventures, LLC

Lorne D. Williamson
Owner
The Breakfast Box

Maria Purcell
Broker
Prime Resource Realty & Property Management

Maritha Gay
Chief Integration Officer
Lanier Electronics Group, Inc.

Melisha Harris
CEO
Renewed Care, LLC

Michael Horton
Owner
Tobbs, LLC

Michelle Thomas
Founder
M.C. Thomas & Associates, PC

Nakeia Drummond
CEO
NLD Strategic

Nancey Harris
Chief Operations Officer
Vontélle, LLC

Nicole Howard-Rice
Chief Consultant
Claim Your Place Consulting, LLC

Nicole Nixon
CEO
Listing Central, LLC

Nikita Taylor
Chief People Officer
Allworld Project Management, LLC

Onwotta Wren
Owner
Let's Ascend Org, LLC

Robert Prather
CEO
Cymphoni Solutions

Rosalyn Francis
Executive Director
Settegast Heights Redevelopment Corp.

Sacha Thompson
CEO and Founder
The Equity Equation

Saleemah Morris
Founder and CEO
Order My Life

Sandra Curley
President
Supreme Company Wholesaler of Books, Inc.

Sertrice Shipley
CEO
Plan to Action

Timothy Sanders
President
CRF Holdings, Inc.

Pamela Frazier
CEO
All In One Laundry Center

Phillip W. Dunn
Founder
Black Business Focus Group, LLC

Regine Jeune
President
DB Sterlin Consultants, Inc.

Robbin Turner
Founder and CEO
Violet Botanical Skincare

Shanika Graffeo
Founder
KUSHIE

Shanika Jordan
Owner
Release The Dope Fitness, LLC

ShaRonda Sammons
President
Sammons Safety Services, LLC

Stacy Blakley
CEO
Douglas Consulting Group

Stephen Lee, Sr.
CEO and Founder
Inflownomics, LLC

Tai Cochran
CEO
A.S.K Academy and Consulting

Todd Thomas
Owner
TMN Enterprises, LLC

Tolu Akindunni
Founder and President
All Things Black and Beautiful

Tracy Marbury
CEO and Owner
Alpha Personal Care

Wesley Alexander
Head of Economic Development Partnerships
ESO Ventures

Violette Ware
Vice President
Launch Innovative Institute, Inc.

Willie Buchanon
Owner
Buchanon & Associates