



# Statement of the American Farm Bureau Federation

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**TO THE HOUSE COMMITTEE ON WAYS AND MEANS  
SUBCOMMITTEE ON HEALTH  
REGARDING HEARING ON THE INDIVIDUAL AND EMPLOYER  
MANDATES IN THE DEMOCRATS' HEALTH CARE LAW**

**MARCH 29, 2012**

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Farm Bureau appreciates the House Ways and Means Subcommittee on Health looking into the individual and employer mandates and their impact on America's small businesses.

The Patient Protection and Affordable Care Act (PPACA) penalizes farm and ranch businesses with 50 or more "full-time equivalent" employees if they do not provide government-prescribed health insurance, or if certain employees receive a tax credit and purchase insurance through the exchanges. Penalties also are imposed on individuals, including self-employed farmers and ranchers, who fail to purchase qualified health coverage.

Farm Bureau is opposed to mandates that require individuals to have health insurance and that require employers to provide it for their workers. Most farmers and ranchers are self-employed and buy health insurance for themselves and their workers through individual and small group markets. Coverage mandates accompanied by penalties for noncompliance will only make a difficult situation worse for people already unable to afford coverage.

The complex nature of the agricultural workforce is causing additional concern about the implementation of the employer mandate. Many agricultural operations may only have a few full-time employees but hire a considerable seasonal workforce to help with planting and/or harvesting. In general, Farm Bureau believes that the nature of agricultural work and agricultural employment is incompatible with many of the definitions and implementation plans that have been proposed and make mandates especially onerous for agricultural employers.

There is also uncertainty about whether or not affordable, short-term coverage will be available for temporary or seasonal agriculture workers, some of whom may be employed on multiple farms or ranches for just a few days for each operation. In cases where a seasonal or temporary worker has multiple employers, there are questions about who would be responsible to purchase health insurance and how coverage would be coordinated to avoid duplicate coverage and unnecessary expense.

Farm Bureau urges Congress to repeal insurance coverage mandates that require individuals to have health insurance and that require employers to provide it for their workers.