Chair members and distinguished representatives, thank you for the opportunity to speak with you today. My name is Dan Jacobs, and I am a small business owner from Milwaukee, Wisconsin. I own two restaurants—DanDan and EsterEv—that employ dozens of hard-working people who rely on us not only for a paycheck, but for stability, dignity, and a pathway to a sustainable career.

I am here today to express, in the clearest possible terms, how essential the Affordable Care Act is to the survival of small businesses like mine, and to the health and security of the people we employ.

The ACA leveled a playing field that had long been tilted against small employers. Before its passage, small businesses struggled to compete with large corporations for talent because we couldn't access the same expansive insurance pools or negotiate the same affordable rates. A company with 20 or 30 employees simply cannot match the leverage of a corporation with thousands. Without the ACA's protections—especially guaranteed coverage, no discrimination based on pre-existing conditions, and access to marketplaces designed for small employers—we would be back in a system where quality health insurance is either unaffordable or unattainable for companies of our size.

When that happens, workers suffer. Families suffer. And small businesses lose the ability to attract and retain the kind of skilled, committed employees who keep our industry strong. In restaurants, our teams are our business. They are the craft, the culture, and the guest experience. To build and maintain a great team, we must be able to offer meaningful benefits—including healthcare that employees can rely on.

Small businesses aren't a niche part of the American economy—they *are* the American economy. Firms like mine employ **46% of the nation's private-sector workforce** and create **more than 60% of all new jobs**. More than **80% of U.S. businesses have fewer than 20 employees**, which means the vast majority of employers lack the bargaining power or the scale to weather sudden spikes in healthcare costs. In industries like restaurants, where **over 70% of establishments are independently owned** and margins are narrow, the stability the ACA provides isn't a luxury—it is a necessity for survival.

I want to be clear about what “pre-existing conditions” really means—not in theory, but in real life.

I live with Kennedy’s disease, a rare neuromuscular condition. Before the ACA, this diagnosis would have made me effectively uninsurable in the private market. Insurance companies could — and did — deny coverage outright or price people like me out of the system entirely. As a business owner, that meant I would have been faced with an impossible choice: risk my health and financial well-being, or give up my ability to own and operate a business.

The ACA is the reason I can continue to work, continue to contribute to my community, and continue to employ the dozens of people who rely on me. It ensures that entrepreneurs with chronic or rare conditions still have the right to build something meaningful. It’s not an abstract policy issue—it is the reason people like me can remain part of the workforce and part of the economy.

Without the ACA, it would become increasingly difficult, if not impossible, for small businesses like mine to compete with larger companies that can offer comprehensive insurance simply because of their size. That disparity would not only widen the gap between small and large employers—it would weaken the backbone of our economy. Small businesses account for nearly half of all jobs in this country. When we are unable to hire and keep great people, our businesses falter, our communities feel it, and our economy loses stability.

The ACA doesn’t just help us provide healthcare. It helps us provide opportunity. It gives entrepreneurs the confidence to start new businesses, hire employees, and grow responsibly. It ensures that illness doesn’t become a barrier to employment or a reason someone leaves our industry entirely. It creates fairness in a system that too often punishes the smallest players.

I urge you to protect and strengthen the Affordable Care Act. Small businesses like mine depend on it. Our employees and their families depend on it. And the future of a competitive, equitable American workforce depends on it.

Thank you.