

**Analysis of the Small Business Health Insurance
Tax Credit and Effects on Coverage**

Committee on Small Business Democrats
U.S. House of Representatives

March 22, 2011

Introduction

Employer-sponsored health insurance is the primary source of coverage for Americans. According to the Kaiser Family Foundation, 157 million Americans secure health insurance through their employer.¹ Coverage rates for businesses and their employees often vary based on the size of the firm with the general trend being the smaller a firm, the less likely they will be able to offer coverage.

The gap in coverage rates between large and small firms has grown over the last decade. Whereas larger firms offer rates nearing 99%, firms with fewer than ten employees have rates less than 60%.² This gap can be explained by the fact that small businesses often pay up to 18% more for a healthcare plan that would be similarly purchased by a large employer.³ Small firms have also faced volatility with average price increases as high as 10% annually.

One of the goals of the recently passed Affordable Care Act was to reduce the number of uninsured in the United States and allow more small businesses to secure coverage. The legislation contained a number of measures to accomplish this, including: protection against unreasonable premium increases; more health care options through exchanges; and protection for employers securing coverage for workers with pre-existing conditions. While all of these are important benefits, one of the most critical reforms was the creation of a healthcare tax credit to make health insurance for entrepreneurs affordable.

This report primarily focuses on the effect of the newly established tax credits on small firms' decisions to purchase health care coverage for their employees. In the following analysis, we assess the impact of the tax credit on both employers' overall health insurance costs and the likelihood that firms will begin offering coverage as a result of the tax credit's establishment.

¹ KAISER FAMILY FOUNDATION, SURVEY REPORT: SURVEY OF PEOPLE WHO PURCHASE THEIR OWN INSURANCE 1 (2010), available at <http://www.kff.org/kaiserpolls/upload/8077-R.pdf>.

² *Id.*

³ SARA R. COLLINS, et al., THE COMMONWEALTH FUND, REALIZING HEALTH REFORM'S POTENTIAL: SMALL BUSINESSES AND THE AFFORDABLE CARE ACT OF 2010 1 (2010) (citing J. Gabel et al., *Generosity and Adjusted Premiums in Job-Based Insurance: Hawaii is Up, Wyoming is Down*, HEALTH AFFAIRS, (2006)).

Executive Summary

Over the past decade, the overall trends in health insurance coverage and cost for small businesses have been consistent. Small businesses are paying more for health insurance and fewer firms can afford coverage. The recently created healthcare tax credits included in the Affordable Care Act will substantially decrease costs. The tax credit, which will peak at 50% in 2014, helps reduce the total out-of-pocket costs of health insurance and increases the ability of these firms to offer coverage.

In analyzing the credit's effect on access to coverage, it is important to note the current state of small business coverage and health insurance costs. Since small firms cite cost as the primary barrier to coverage, the data reveals how price changes have affected the number of firms offering coverage.

The tax credit substantially lowers the cost of coverage for many firms, while simultaneously reversing a decade long trend of higher out-of-pocket costs for coverage. This report provides data on the expected number of businesses eligible for the tax credit and how it will affect those firms' overall cost of health insurance. The tax credit, which is targeted towards small firms, will affect millions of businesses.

Recent trends, which show a major uptick in small businesses offering coverage since 2009, are also examined. This rise in coverage rates coincides with the passage of the Affordable Care Act. The legislation ensured that small firms could claim the tax credit for the entire 2010 tax year – the same year that coverage rates rose by as much as 13%.

Key Findings:

Tax Credit Eligibility and Overall Economic Impact

- As many as 6.7 million firms will be eligible to claim the tax credit.
- The healthcare credit provides tax relief in the amount of \$40 billion for entrepreneurs.

Tax Credit Impact on Cost of Health Insurance

- The tax credit will bring the cost of health care coverage back down to 2003 levels.
- For eligible small businesses, it holds the potential to reduce the annual out-of-pocket costs for each employee's health insurance costs by \$3,500.
- A firm with ten employees could decrease the cost of health insurance by \$35,000 annually because of the credit.

Tax Credit Impact on Coverage

- As many as 650,000 firms have begun offering coverage in 2010 that were not offering coverage in 2009.
- Between 2009 and 2010, coverage rates grew from 46% to 59% after the tax credit was made available.

Small Employer Health Insurance Costs and Coverage Rates

Health insurance cost continues to be the primary barrier for most small businesses attempting to obtain coverage. While there are many factors driving rising premiums, the small employer health insurance market has seen annual price increases in every single year for the past twelve years. While the annual rate of increase has varied, the one consistent trend has been rising premiums.

The Kaiser Family Foundation and Health Research & Educational Trust publishes an annual survey of Employer Health Benefits (hereinafter Kaiser Report), which provides the most comprehensive examination of insurance coverage and rates for employers. Analyzing these findings, in addition to reviewing the effect of recent healthcare reform, offers a glimpse of how the tax credit impacts small businesses.

The latest Kaiser Report provides an analysis of the average annual premium increases since 1999. The trends show a clear correlation between the rise in healthcare premiums and the drop in coverage rates.⁴ The connection between cost and coverage rates is particularly high among small firms, with smaller firms being more reactive to premium increases. As Chart 1 illustrates, the percentage of small businesses offering coverage has dropped nearly every year as costs have risen.

Chart 1: Trends in Cost and Access for Small Firms⁵

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Average Premiums for Firms (3 - 199 Workers)	\$ 5,683	\$ 6,521	\$ 6,959	\$ 7,781	\$ 8,946	\$ 9,737	\$ 10,587	\$ 11,306	\$ 11,835	\$ 12,091	\$ 12,696
% of Firms Offering Health Benefits (3 - 9 Workers)	56%	57%	58%	58%	55%	52%	47%	48%	45%	49%	46%
% of Firms Offering Health Benefits (3 - 199 Workers)	65%	68%	68%	66%	65%	63%	59%	60%	59%	62%	59%

⁴ See Chart 1.

⁵ THE KAISER FAMILY FOUNDATION & HEALTH RESEARCH & EDUCATIONAL TRUST, EMPLOYER HEALTH BENEFITS: 2010 ANNUAL SURVEY 5 (2010), available at <http://ehbs.kff.org/pdf/2010/8085.pdf> [hereinafter Kaiser Benefit Survey].

The rise in healthcare costs has been severe over the past eleven years. Between 1999 and 2009, small firms saw their average health premiums for a worker increase from \$5,683 to \$12,696.⁶ Based on this data, a firm with ten employees would have seen their average health insurance costs rise from \$56,830 to \$126,960.⁷ This trend has threatened the success of many small businesses and is the primary reason why “the cost of health insurance” has ranked as the top problem for small businesses for over twenty years.⁸

Small Business Tax Credit

Given these growing cost problems, as part of the Affordable Care Act, Congress created a small business healthcare tax credit to help small firms afford coverage. Currently, up to 16.6 million workers are estimated to be working in firms that will be eligible for these credits.⁹ As many as 6.7 million small firms will be eligible for the credit.¹⁰

The small business health insurance tax credit is worth up to 35% of a small business' premium costs in 2010 (25% for tax-exempt employers). On January 1, 2014, the tax credit increases to 50% (35% for tax-exempt employers).¹¹ The value of the tax credit varies based on employee size and the average wages of employees. Eligibility for the credit also requires the employer to pay at least 50% of the total premiums for an employee. According to the Congressional Budget Office (CBO), the tax credit will provide an estimated \$40 billion in tax relief for small firms in the next ten years.¹²

⁶ *Id.*

⁷ See Chart 1. The average premium costs for firms with three to ninety-nine workers was multiplied by ten employees to arrive at the stated premium amounts.

⁸ BRUCE D. PHILLIPS & HOLLY WADE, NFIB RESEARCH FOUNDATION, SMALL BUSINESS PROBLEMS AND PRIORITIES 19 (2008), available at <http://www.nfib.com/Portals/0/ProblemsAndPriorities08.pdf>.

⁹ COLLINS, *supra* note 3 at 12.

¹⁰ See generally U.S. House of Representatives Committee on Energy and Commerce, Democrats New District by District and Metro Area Analysis of the Impact of Repealing Health Reform, <http://democrats.energycommerce.house.gov/index.php?q=news/impact-of-repealing-health-care-reform> (date last visited Mar. 17, 2011). The Committee on Energy and Commerce arrived at the district numbers by analyzing tax eligibility requirements and the 2007 Survey of Small Business Owners from the U.S. Census.

¹¹ Eligibility for the full credit depends upon the annual average wage of employees. A qualifying employer must cover at least 50 percent of the cost of health care coverage for some of its workers based on the single rate. A qualifying employer must have less than the equivalent of 25 full-time workers. For example, an employer with fewer than 50 half-time workers may be eligible. A qualifying employer must pay average annual wages below \$50,000.

¹² Congressional Budget Office Letter to U.S. House of Representatives Speaker Nancy Pelosi (Mar. 18, 2010), available at <http://www.cbo.gov/ftpdocs/113xx/doc11355/hr4872.pdf>.

The structure of the credit was designed to provide a more substantial credit for firms with fewer employees. This policy makes sense, given the Kaiser Report data showing that a small business is less likely to offer coverage the fewer employees it has. According to the Kaiser Report, a business with between three and nine employees offered coverage at 46% in 2009, while those with more than fifty employees have offered rates over 95%.¹³

For firms that are eligible for the entire credit, it holds the potential to dramatically reduce their net cost of coverage. Chart 2 below shows this by accounting for the impact of the tax credit on the average premiums paid by small firms.

As illustrated in Chart 2, if a small business claimed the full credit in 2010, they saw their average health insurance costs drop below that of 2003 premium levels. A firm would see the effective price go from \$9,860 to \$6,352 – when accounting for the impact of the credit. The price of healthcare would essentially drop by 35.6% between 2009 and 2010.

Chart 2: Impact of Tax Credit on Health Care Cost per Employee¹⁴

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010-2013*	2014**
Average Employer Contribution to Premiums	\$ 4,247	\$ 4,819	\$ 5,269	\$ 5,866	\$ 6,657	\$ 7,289	\$ 8,167	\$ 8,508	\$ 8,824	\$ 9,325	\$ 9,860	6,352	4,887
% Change in Average Employer Contribution to Premiums	n/a	13.5%	9.3%	11.3%	13.5%	9.5%	12.0%	4.2%	3.7%	5.7%	5.7%	-35.6%	-23.1%

* A tax credit of 35 percent is included in year 2010. Uses 2010 base premium amount of \$9,773.

** A tax credit of 50 percent is included in year 2014. Uses 2010 base premium amount of \$9,773.

The chart above only addresses the cost per employee, as opposed to the aggregate benefit to a firm. The actual benefit could be much greater for firms since they generally offer coverage to more than one worker. Chart 3 below analyzes the amount of tax relief for small businesses based on their size.

¹³ Kaiser Benefit Survey, *supra* note 5 at 5.

¹⁴ *Id.*

Chart 3: Employer Cost of Health Insurance, by Employer Size¹⁵

	Average Employer Contribution to Premiums 2010	Average Employer Contribution to Premiums w/ Tax Credit 2010 - 2013*	Average Employer Contribution to Premiums w/ Tax Credit 2014 +*
Firm w/ 5 Employees	\$ 48,865	\$ 31,762	\$ 24,433
Firm w/ 10 Employees	\$ 97,730	\$ 63,525	\$ 48,865
Firm w/ 15 Employees	\$ 146,595	\$ 112,878	\$ 98,219
Firm w/ 20 Employees	\$ 195,460	\$ 172,005	\$ 162,232

* Assumes premium levels remain constant and average wages of \$25,000 per employee.

Small businesses with multiple employees would see substantial savings because of the credit. A firm with five employees would see their net health insurance costs drop from \$48,865 to \$31,762 – a savings of over \$17,000. A firm with 15 employees would see their costs drop by nearly \$34,000. The savings for that firm would increase to over \$48,000 in 2014 when the tax credit grows to 50 percent. While not all firms can claim the entire tax credit, many firms will see substantial benefits.

Coverage Rate of Health Insurance Among Small Firms Rose in 2010

Although overall premiums rose again in 2010, there was a dramatic reversal in coverage rates. For instance, firms with between three and nine employees had coverage rates grow from 46% to 59%.¹⁶ This improvement coincides with the implementation of the small business healthcare tax credit when insurance was made more affordable.

Chart 4: Coverage Rates, Small Firms, 2009-2010¹⁷

	2009	2010
% of Firms Offering Health Benefits (3 - 9 Workers)	46%	59%
% of Firms Offering Health Benefits (3 - 199 Workers)	59%	68%

¹⁵ *Id.*

¹⁶ *Id.*

¹⁷ *Id.*

Recent reports from leading insurance companies support the Kaiser Report's finding that more firms are offering coverage. According to a number of major health insurers, a growing number of small firms are signing up to offer health benefits to workers.¹⁸ For example, Coventry Health insurer reported an 8% increase in new small business coverage in the first nine months of 2010, while BlueCross BlueShield of Kansas City reported a 58% increase in the number of small businesses buying health coverage since April 2010.¹⁹ Thirty-eight percent of small firms signing up with BlueCross in Kansas City last year had not offered health benefits in prior years.²⁰ Insurers noted the tax credit contributed to this increase.

The effect of the tax credit was to make health insurance more affordable in 2010 – meaning more firms were able to secure coverage. In terms of the recent rise in coverage, the Committee created a state-by-state analysis of the number of new firms that began offering coverage in 2010, as compared to 2009. The following estimate (see Chart 5 below) is based upon the Kaiser Report data and the latest census data on small businesses.²¹ It is estimated that nearly 650,000 firms purchased insurance in 2010 that did not previously offer coverage in 2009.²²

¹⁸ Noam N. Levey, *More Small Businesses are Offering Health Benefits to Workers*, L.A. TIMES, Dec. 27, 2010, available at <http://articles.latimes.com/2010/dec/27/business/la-fi-health-coverage-20101227>.

¹⁹ *Id.*

²⁰ *Id.*

²¹ See U.S. Census Bureau, *Statistics of U.S. Businesses: 2007*, U.S. & states, totals, http://www2.census.gov/econ/susb/data/2007/us_state_totals_2007.xls; see also The Kaiser Family Foundation & Health Research and Educational Trust, *Employer Health Benefits, 2010 Annual Survey*, page 5, available at <http://ehbs.kff.org/pdf/2010/8085.pdf>.

²² *Id.*

Chart 5: State-by-State Increase in Firms offering Coverage in 2010

Location	Estimated # of New Small Firms Offering Coverage Since 2010	Location	Estimated # of New Small Firms Offering Coverage Since 2010
United States	649,967	Missouri	12,489
Alabama	8,141	Montana	3,550
Alaska	1,763	Nebraska	4,361
Arizona	11,777	Nevada	5,051
Arkansas	5,490	New Hampshire	3,319
California	76,980	New Jersey	22,031
Colorado	14,044	New Mexico	3,818
Connecticut	7,792	New York	48,373
Delaware	1,976	North Carolina	18,509
DC	1,475	North Dakota	1,787
Florida	47,890	Ohio	20,532
Georgia	19,177	Oklahoma	7,572
Hawaii	2,691	Oregon	9,805
Idaho	4,272	Pennsylvania	24,481
Illinois	27,288	Rhode Island	2,681
Indiana	11,800	South Carolina	8,629
Iowa	6,686	South Dakota	2,247
Kansas	6,253	Tennessee	10,377
Kentucky	7,211	Texas	40,854
Louisiana	8,281	Utah	6,280
Maine	3,782	Vermont	2,019
Maryland	11,698	Virginia	16,164
Massachusetts	18,559	Washington	16,111
Michigan	19,483	West Virginia	3,202
Minnesota	12,703	Wisconsin	11,718
Mississippi	4,920	Wyoming	1,874

Tax Relief Provides Substantial Benefits and Will Impact Many Small Businesses

The healthcare credit will provide tax relief to a wide range of small businesses. The impact of these savings will prove substantial and could help many small firms not only secure coverage, but also grow their business and recover from the recent economic downturn.

As many as 6.7 million firms may be eligible to claim the tax credit²³ and CBO estimates indicate nearly \$40 billion in tax relief will be provided through the credit.²⁴ In comparison, the recently passed Small Business Jobs Act, which included eight different tax cuts for small businesses, provided only \$12 billion in relief.²⁵ For firms that already offered health insurance prior to 2010, they would see a major boost in their cash flow if they claim the tax credit. These firms were already dedicating resources to buy coverage and the tax cuts will provide them with an immediate infusion of capital to invest in their business.

Below is an estimate of the number of eligible firms by state and the expected tax relief for each state.²⁶

²³ See *supra* text accompanying note 10.

²⁴ See *supra* note 12.

²⁵ Small Business Administration, Fact Sheet: Small Business Jobs Act of 2010, <http://www.sba.gov/content/small-business-jobs-act-2010> (date last visited Mar. 21, 2011).

²⁶ U.S. Census Bureau, Statistics of U.S. Businesses: 2006: County Business Patterns; Congressional Budget Office Letter to U.S. House of Representatives Speaker Nancy Pelosi, Cost Estimate for H.R. 4872, Reconciliation Act of 2010 (Final Health Care Legislation), Mar. 20, 2010. U.S. House of Representatives Committee on Energy and Commerce, Democrats New District by District and Metro Area Analysis of the Impact of Repealing Health Reform.

Chart 6: Impact of Health Care Tax Credit, by State²⁷

	Small Businesses Eligible for Health Care Tax Credits	Tax Relief for Small Business Owners by State
Alabama	88,900	\$530,754,190
Alaska	18,300	\$109,255,362
Arizona	119,300	\$712,249,437
Arkansas	59,200	\$353,438,111
California	760,000	\$4,537,381,155
Colorado	142,400	\$850,161,943
Connecticut	81,600	\$487,171,450
Delaware	23,100	\$137,912,506
Florida	486,000	\$2,901,535,844
Georgia	199,900	\$1,193,450,649
Hawaii	28,700	\$171,345,841
Idaho	42,400	\$253,138,107
Illinois	283,600	\$1,693,159,599
Indiana	128,900	\$769,563,925
Iowa	72,400	\$432,245,257
Kansas	67,500	\$442,991,089
Kentucky	79,000	\$471,648,831
Louisiana	88,100	\$525,978,000
Maine	38,900	\$232,242,272
Maryland	122,100	\$728,966,104
Massachusetts	153,600	\$917,028,612
Michigan	208,900	\$1,247,182,794
Minnesota	132,400	\$790,459,559
Mississippi	53,100	\$317,019,657
Missouri	135,900	\$811,355,393
Montana	34,900	\$208,361,319
Nebraska	46,200	\$275,825,012
Nevada	52,900	\$315,825,609
New Hampshire	34,600	\$206,570,247
New Jersey	221,800	\$1,324,198,869
New Mexico	40,400	\$241,197,630
New York	480,000	\$2,865,714,414
North Carolina	194,600	\$1,161,808,385
North Dakota	19,000	\$113,434,529
Ohio	227,200	\$1,356,438,156
Oklahoma	80,000	\$477,619,069
Oregon	99,600	\$594,635,741
Pennsylvania	262,800	\$1,568,978,641
Rhode Island	27,100	\$152,838,102
South Carolina	92,200	\$550,455,977
South Dakota	23,100	\$137,912,506
Tennessee	113,600	\$678,219,078
Texas	440,800	\$2,631,681,070
Utah	61,600	\$367,766,683
Vermont	20,800	\$124,180,958
Virginia	170,600	\$1,018,522,665
Washington	163,600	\$976,730,996
West Virginia	35,400	\$211,346,438
Wisconsin	123,900	\$712,249,437
Wyoming	19,000	\$113,434,529

²⁷ An appendix attached to this report outlines the tax benefits by Congressional District.

Conclusion

For small businesses, the greatest barrier to offering their employees health insurance coverage is its cost, which increased 113 percent since 1999. The Affordable Care Act took steps to reverse this trend by including a health insurance tax credit. In doing so, it makes health care insurance more affordable for small firms.

By reducing the cost of health coverage by \$40 billion, the credit not only benefits the estimated 6.7 million small businesses that are eligible, but millions of workers. The evidence shows that the credit is already having an impact. With an estimated 650,000 new firms already offering coverage since 2009, the credit has encouraged businesses to offer coverage. As more firms become informed about the credit, these numbers could improve further. According to a recent survey, one-third of employers who do not offer health insurance said they would be more likely to do so because of the small business tax credits.²⁸ The results could be even more dramatic when the credit increases from 35% to 50% in 2014.

With the economy showing signs of strengthening, small businesses are beginning to add more employees to their payrolls. During this time, the tax credit will enable these firms to afford health care coverage for their employees. As a result, small businesses will be able to expand, while also increasing access to health insurance for their employees.

²⁸ Healthcare: National Survey. Small Business Majority. <http://www.smallbusinessmajority.org/small-business-research/small-business-healthcare-survey.php>

Appendix

Estimated Businesses Eligible for Credit and Estimated Aggregate Tax Relief (by Congressional District)²⁹

²⁹ See *supra* note 26 of Report for data sources.

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Alabama-1	13,700	\$81,792,266
Alabama-2	12,600	\$75,225,003
Alabama-3	10,700	\$63,881,550
Alabama-4	11,500	\$68,657,741
Alabama-5	13,300	\$79,404,170
Alabama-6	14,300	\$85,374,409
Alabama-7	12,800	\$76,419,051

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Alaska-AI	18,300	\$109,255,362

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Arizona-1	14,800	\$88,359,528
Arizona-2	15,800	\$94,329,766
Arizona-3	15,700	\$93,732,742
Arizona-4	15,700	\$93,732,742
Arizona-5	15,700	\$93,732,742
Arizona-6	15,200	\$90,747,623
Arizona-7	13,000	\$77,613,099
Arizona-8	13,400	\$80,001,194

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Arkansas-1	13,000	\$77,613,099
Arkansas-2	16,500	\$98,508,933
Arkansas-3	16,700	\$99,702,981
Arkansas-4	13,000	\$77,613,099

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
California-1	15,700	\$93,732,742
California-2	14,000	\$83,583,337
California-3	13,200	\$78,807,146
California-4	19,500	\$116,419,648
California-5	12,700	\$75,822,027
California-6	20,400	\$121,792,863
California-7	12,500	\$74,627,980
California-8	22,000	\$131,345,244
California-9	14,300	\$85,374,409
California-10	13,100	\$78,210,123
California-11	12,300	\$73,433,932
California-12	17,300	\$103,285,124
California-13	14,300	\$85,374,409
California-14	15,400	\$91,941,671
California-15	14,900	\$88,956,552
California-16	14,900	\$88,956,552
California-17	13,500	\$80,598,218
California-18	10,100	\$60,299,407
California-19	11,400	\$68,060,717
California-20	9,700	\$57,911,312
California-21	10,000	\$59,702,384
California-22	12,200	\$72,836,908
California-23	16,200	\$96,717,861
California-24	15,000	\$89,553,575
California-25	14,400	\$85,971,432
California-26	13,200	\$78,807,146
California-27	15,100	\$90,150,599
California-28	15,100	\$90,150,599
California-29	15,100	\$90,150,599
California-30	15,100	\$90,150,599
California-31	15,100	\$90,150,599
California-32	15,100	\$90,150,599

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
California-33	15,100	\$90,150,599
California-34	15,100	\$90,150,599
California-35	15,100	\$90,150,599
California-36	15,100	\$90,150,599
California-37	15,100	\$90,150,599
California-38	15,100	\$90,150,599
California-39	15,100	\$90,150,599
California-40	15,100	\$90,150,599
California-41	17,600	\$105,076,195
California-42	10,400	\$62,090,479
California-43	15,500	\$92,538,695
California-44	10,000	\$59,702,384
California-45	13,000	\$77,613,099
California-46	12,300	\$73,433,932
California-47	16,900	\$100,897,028
California-48	17,600	\$105,076,195
California-49	17,600	\$105,076,195
California-50	14,500	\$86,568,456
California-51	15,800	\$94,329,766
California-52	14,500	\$86,568,456
California-52	15,800	\$94,329,766

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Colorado-1	21,000	\$125,375,006
Colorado-2	22,300	\$133,136,315
Colorado-3	24,400	\$145,673,816
Colorado-4	18,900	\$112,837,505
Colorado-5	17,800	\$106,270,243
Colorado-6	20,500	\$122,389,886
Colorado-7	17,500	\$104,479,171

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Connecticut-1	15,700	\$93,732,742
Connecticut-2	13,900	\$82,986,313
Connecticut-3	15,400	\$91,941,671
Connecticut-4	19,700	\$117,613,696
Connecticut-5	16,900	\$100,897,028

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Delaware-AI	23,100	\$137,912,506

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Florida-1	15,400	\$91,941,671
Florida-2	15,400	\$91,941,671
Florida-3	18,400	\$109,852,386
Florida-4	16,500	\$98,508,933
Florida-5	15,100	\$90,150,599
Florida-6	15,900	\$94,926,790
Florida-7	20,500	\$122,389,886
Florida-8	20,100	\$120,001,791
Florida-9	17,800	\$106,270,243
Florida-10	18,600	\$111,046,434
Florida-11	18,900	\$112,837,505
Florida-12	15,700	\$93,732,742
Florida-13	21,100	\$125,972,029
Florida-14	23,500	\$140,300,602
Florida-15	18,400	\$109,852,386
Florida-16	18,500	\$110,449,410
Florida-17	21,400	\$127,763,101
Florida-18	22,000	\$131,345,244
Florida-19	23,400	\$139,703,578
Florida-20	22,300	\$133,136,315
Florida-21	21,300	\$127,166,077
Florida-22	22,300	\$133,136,315
Florida-23	22,000	\$131,345,244
Florida-24	19,800	\$118,210,720
Florida-25	21,700	\$129,554,172

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Georgia-1	13,000	\$77,613,099
Georgia-2	12,100	\$72,239,884
Georgia-3	11,500	\$68,657,741
Georgia-4	14,200	\$84,777,385
Georgia-5	22,000	\$131,345,244
Georgia-6	20,400	\$121,792,863
Georgia-7	19,400	\$115,822,624
Georgia-8	14,400	\$85,971,432
Georgia-9	14900	\$88,956,552
Georgia-10	15,300	\$91,344,647
Georgia-11	13,900	\$82,986,313
Georgia-12	13,700	\$81,792,266
Georgia-13	15,100	\$90,150,599

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Hawaii-1	13,200	\$78,807,146
Hawaii-2	15,500	\$92,538,695

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Idaho-1	22,300	\$133,136,315
Idaho-2	20,100	\$120,001,791

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Illinois-1	14,100	\$84,180,361
Illinois-2	14,200	\$84,777,385
Illinois-3	14,100	\$84,180,361
Illinois-4	14,100	\$84,180,361
Illinois-5	14,100	\$84,180,361
Illinois-6	19,500	\$116,419,648
Illinois-7	14,100	\$84,180,361
Illinois-8	16,700	\$99,702,981
Illinois-9	14,100	\$84,180,361
Illinois-10	16,000	\$95,523,814
Illinois-11	14,800	\$88,359,528
Illinois-12	12,800	\$76,419,051
Illinois-13	18,500	\$110,449,410
Illinois-14	17,000	\$101,494,052
Illinois-15	13,200	\$78,807,146
Illinois-16	15,100	\$90,150,599
Illinois-17	13,300	\$79,404,170
Illinois-18	13,600	\$81,195,242
Illinois-19	14,300	\$85,374,409

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Indiana-1	13,000	\$77,613,099
Indiana-2	13,500	\$80,598,218
Indiana-3	15,300	\$91,344,647
Indiana-4	14,300	\$85,374,409
Indiana -5	16,400	\$97,911,909
Indiana-6	12,800	\$76,419,051
Indiana-7	15,500	\$92,538,695
Indiana-8	13,500	\$80,598,218
Indiana-9	14,600	\$87,165,480

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Iowa-1	14,000	\$83,583,337
Iowa-2	13,700	\$81,792,266
Iowa-3	14,800	\$88,359,528
Iowa-4	14,600	\$87,165,480
Iowa-5	15,300	\$91,344,647

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Kansas-1	19,000	\$113,434,529
Kansas-2	14,800	\$88,359,528
Kansas-3	18,800	\$112,240,481
Kansas-4	14,900	\$88,956,552

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Kentucky-1	12,200	\$72,836,908
Kentucky-2	13,100	\$78,210,123
Kentucky-3	15,700	\$93,732,742
Kentucky-4	12,400	\$74,030,956
Kentucky-5	10,700	\$63,881,550
Kentucky-6	14,900	\$88,956,552

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Louisiana-1	14,400	\$85,971,432
Louisiana-2	11,100	\$66,269,646
Louisiana-3	11,200	\$66,866,670
Louisiana-4	11,500	\$68,657,741
Louisiana-5	12,400	\$74,030,956
Louisiana-6	13,400	\$80,001,194
Louisiana-7	14,100	\$84,180,361

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Maine-1	21,800	\$130,151,196
Maine-2	17,100	\$102,091,076

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Maryland-1	17,900	\$106,867,267
Maryland-2	15,100	\$90,150,599
Maryland-3	15,200	\$90,747,623
Maryland-4	13,300	\$79,404,170
Maryland-5	12,100	\$72,239,884
Maryland-6	16,900	\$100,897,028
Maryland-7	14,000	\$83,583,337
Maryland-8	17,600	\$105,076,195

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Massachusetts-1	14,300	\$85,374,409
Massachusetts-2	12,800	\$76,419,051
Massachusetts-3	14,300	\$85,374,409
Massachusetts-4	14,900	\$88,956,552
Massachusetts-5	15,600	\$93,135,718
Massachusetts-6	15,000	\$89,553,575
Massachusetts-7	16,000	\$95,523,814
Massachusetts-8	15,200	\$90,747,623
Massachusetts-9	15,600	\$93,135,718
Massachusetts-10	19,900	\$118,807,743

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Michigan-1	17,900	\$106,867,267
Michigan-2	14,000	\$83,583,337
Michigan-3	14,300	\$85,374,409
Michigan-4	14,800	\$88,359,528
Michigan-5	14,700	\$87,762,504
Michigan-6	12,900	\$77,016,075
Michigan-7	12,100	\$72,239,884
Michigan-8	15,100	\$90,150,599
Michigan-9	20,100	\$120,001,791
Michigan-10	13,700	\$81,792,266
Michigan-11	12,700	\$75,822,027
Michigan-12	15,800	\$94,329,766
Michigan-13	9,600	\$57,314,288
Michigan-14	9,600	\$57,314,288
Michigan-15	11,600	\$69,254,765

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Minnesota-1	15,300	\$91,344,647
Minnesota-2	16,300	\$97,314,885
Minnesota-3	18,400	\$109,852,386
Minnesota-4	14,100	\$84,180,361
Minnesota-5	18,400	\$109,852,386
Minnesota-6	16,100	\$96,120,838
Minnesota-7	17,200	\$102,688,100
Minnesota-8	16,600	\$99,105,957

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Mississippi-1	13,500	\$80,598,218
Mississippi-2	12,700	\$75,822,027
Mississippi-3	14,000	\$83,583,337
Mississippi-4	12,900	\$77,016,075

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Missouri-1	15,200	\$90,747,623
Missouri-2	15,200	\$90,747,623
Missouri-3	13,900	\$82,986,313
Missouri-4	14,900	\$88,956,552
Missouri-5	14,300	\$85,374,409
Missouri-6	14,900	\$88,956,552
Missouri-7	16,500	\$98,508,933
Missouri-8	15,500	\$92,538,695
Missouri-9	15,500	\$92,538,695

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Montana-All	34,900	\$208,361,319

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Nebraska-1	14,700	\$87,762,504
Nebraska-2	14,700	\$87,762,504
Nebraska-3	16,800	\$100,300,004

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Nevada-1	16,700	\$99,702,981
Nevada-2	19,500	\$116,419,648
Nevada-3	16,700	\$99,702,981

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
New Hampshire-1	17,700	\$105,673,219
New Hampshire-2	16,900	\$100,897,028

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
New Jersey-1	13,800	\$82,389,289
New Jersey-2	15,900	\$94,926,790
New Jersey-3	14,600	\$87,165,480
New Jersey-4	16,400	\$97,911,909
New Jersey-5	20,400	\$121,792,863
New Jersey-6	18,200	\$108,658,338
New Jersey-7	18,200	\$108,658,338
New Jersey-8	15,200	\$90,747,623
New Jersey-9	20,800	\$124,180,958
New Jersey-10	15,500	\$92,538,695
New Jersey-11	20,800	\$124,180,958
New Jersey-12	17,700	\$105,673,219
New Jersey-13	14,300	\$85,374,409

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
New Mexico-1	14,700	\$87,762,504
New Mexico-2	11,600	\$69,254,765
New Mexico-3	14,100	\$84,180,361

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
New York-1	20,900	\$124,777,982
New York-2	21,000	\$125,375,006
New York-3	22,500	\$134,330,363
New York-4	23,000	\$137,315,482
New York-5	14,200	\$84,777,385
New York-6	12,000	\$71,642,860
New York-7	9,300	\$55,523,217
New York-8	26,200	\$156,420,245
New York-9	11,800	\$70,448,813
New York-10	11,400	\$68,060,717
New York-11	11,400	\$68,060,717
New York-12	16,400	\$97,911,909
New York-13	11,700	\$69,851,789
New York-14	31,300	\$186,868,461
New York-15	39,600	\$236,421,439
New York-16	7,300	\$43,582,740
New York-17	15,000	\$89,553,575
New York-18	22,100	\$131,942,268
New York-19	18,700	\$111,643,457
New York-20	15,500	\$92,538,695
New York-21	14,500	\$86,568,456
New York-22	15,100	\$90,150,599
New York-23	12,600	\$75,225,003
New York-24	12,200	\$72,836,908
New York-25	13,700	\$81,792,266
New York-26	12,400	\$74,030,956
New York-27	13,000	\$77,613,099
New York-28	12,700	\$75,822,027
New York-29	12,500	\$74,627,980

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
North Carolina-1	11,600	\$69,254,765
North Carolina-2	13,000	\$77,613,099
North Carolina-3	14,500	\$86,568,456
North Carolina-4	17,200	\$102,688,100
North Carolina-5	14,200	\$84,777,385
North Carolina-6	14,000	\$83,583,337
North Carolina-7	14,600	\$87,165,480
North Carolina-8	13,600	\$81,195,242
North Carolina-9	17,700	\$105,673,219
North Carolina-10	13,700	\$81,792,266
North Carolina-11	17,200	\$102,688,100
North Carolina-12	16,500	\$98,508,933
North Carolina-13	16,800	\$100,300,004

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
North Dakota-Al	19,000	\$113,434,529

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Ohio-1	13,800	\$82,389,289
Ohio-2	11,900	\$71,045,837
Ohio-3	11,300	\$67,463,693
Ohio-4	11,600	\$69,254,765
Ohio-5	11,900	\$71,045,837
Ohio-6	11,300	\$67,463,693
Ohio-7	11,000	\$65,672,622
Ohio-8	11,600	\$69,254,765
Ohio-9	12,400	\$74,030,956
Ohio-10	14,000	\$83,583,337
Ohio-11	14,000	\$83,583,337
Ohio-12	13,900	\$82,986,313
Ohio-13	13,200	\$78,807,146
Ohio-14	14,800	\$88,359,528
Ohio-15	13,300	\$79,404,170
Ohio-16	13,200	\$78,807,146
Ohio-17	12,300	\$73,433,932
Ohio-18	11,700	\$69,851,789

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Oklahoma-1	18,900	\$112,837,505
Oklahoma-2	11,600	\$69,254,765
Oklahoma-3	15,100	\$90,150,599
Oklahoma-4	15,300	\$91,344,647
Oklahoma-5	19,100	\$114,031,553

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Oregon-1	19,100	\$114,031,553
Oregon-2	22,100	\$131,942,268
Oregon-3	21,600	\$128,957,149
Oregon-4	18,300	\$109,255,362
Oregon-5	18,500	\$110,449,410

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Pennsylvania-1	10,200	\$60,896,431
Pennsylvania-2	10,300	\$61,493,455
Pennsylvania-3	13,200	\$78,807,146
Pennsylvania-4	13,400	\$80,001,194
Pennsylvania-5	13,200	\$78,807,146
Pennsylvania-6	16,700	\$99,702,981
Pennsylvania-7	15,200	\$90,747,623
Pennsylvania-8	18,100	\$108,061,314
Pennsylvania-9	13,200	\$78,807,146
Pennsylvania-10	13,300	\$79,404,170
Pennsylvania-11	14,000	\$83,583,337
Pennsylvania-12	12,800	\$76,419,051
Pennsylvania-13	15,000	\$89,553,575
Pennsylvania-14	14,700	\$87,762,504
Pennsylvania-15	14,800	\$88,359,528
Pennsylvania-16	14,400	\$85,971,432
Pennsylvania-17	13,000	\$77,613,099
Pennsylvania-18	14,400	\$85,971,432
Pennsylvania-19	12,900	\$77,016,075

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Rhode Island-1	13,200	\$78,807,146
Rhode Island-2	13,900	\$82,986,313

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
South Carolina-1	20,300	\$121,195,839
South Carolina-2	16,900	\$100,897,028
South Carolina-3	12,000	\$71,642,860
South Carolina-4	16,700	\$99,702,981
South Carolina-5	12,300	\$73,433,932
South Carolina-6	14,000	\$83,583,337

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
South Dakota-Al	23,100	\$137,912,506

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Tennessee-1	11,600	\$69,254,765
Tennessee-2	14,100	\$84,180,361
Tennessee-3	12,600	\$75,225,003
Tennessee-4	11,000	\$65,672,622
Tennessee-5	16,000	\$95,523,814
Tennessee-6	12,100	\$72,239,884
Tennessee-7	13,200	\$78,807,146
Tennessee-8	11,300	\$67,463,693
Tennessee-9	11,700	\$69,851,789

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Texas-1	14,200	\$84,777,385
Texas-2	13,300	\$79,404,170
Texas-3	17,400	\$103,882,147
Texas-4	14,000	\$83,583,337
Texas-5	13,400	\$80,001,194
Texas-6	13,000	\$77,613,099
Texas-7	14,600	\$87,165,480
Texas-8	11,900	\$71,045,837
Texas-9	14,400	\$85,971,432
Texas-10	16,400	\$97,911,909
Texas-11	16,100	\$96,120,838
Texas-12	13,600	\$81,195,242
Texas-13	14,500	\$86,568,456
Texas-14	12,000	\$71,642,860
Texas-15	10,800	\$64,478,574
Texas-16	10,700	\$63,881,550
Texas-17	12,300	\$73,433,932
Texas-18	14,600	\$87,165,480
Texas-19	14,600	\$87,165,480
Texas-20	12,700	\$75,822,027
Texas-21	16,100	\$96,120,838
Texas-22	13,400	\$80,001,194
Texas-23	13,200	\$78,807,146
Texas-24	14,600	\$87,165,480
Texas-25	12,800	\$76,419,051
Texas-26	13,600	\$81,195,242
Texas-27	12,100	\$72,239,884
Texas-28	12,600	\$75,225,003
Texas-29	14,600	\$87,165,480
Texas-30	15,500	\$92,538,695
Texas-31	12,300	\$73,433,932
Texas-32	15,500	\$92,538,695

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Utah-1	19,200	\$114,628,577
Utah-2	22,900	\$136,718,458
Utah-3	19,500	\$116,419,648

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Vermont-AI	20,800	\$124,180,958

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Virginia-1	16,000	\$95,523,814
Virginia-2	13,900	\$82,986,313
Virginia-3	13,800	\$82,389,289
Virginia-4	13,500	\$80,598,218
Virginia-5	15,200	\$90,747,623
Virginia-6	16,500	\$98,508,933
Virginia-7	16,400	\$97,911,909
Virginia-8	17,500	\$104,479,171
Virginia-9	12,200	\$72,836,908
Virginia-10	18,800	\$112,240,481
Virginia-11	16,800	\$100,300,004

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Washington-1	18,600	\$111,046,434
Washington-2	20,200	\$120,598,815
Washington-3	16,800	\$100,300,004
Washington-4	15,200	\$90,747,623
Washington-5	16,800	\$100,300,004
Washington-6	16,600	\$99,105,957
Washington-7	21,300	\$127,166,077
Washington-8	20,000	\$119,404,767
Washington-9	18,100	\$108,061,314

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
West Virginia-1	11,900	\$71,045,837
West Virginia-2	12,500	\$74,627,980
West Virginia-3	11,000	\$65,672,622

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Wisconsin-1	14,000	\$83,583,337
Wisconsin-2	16,800	\$100,300,004
Wisconsin-3	15,700	\$93,732,742
Wisconsin-4	12,300	\$73,433,932
Wisconsin-5	17,400	\$103,882,147
Wisconsin-6	13,500	\$80,598,218
Wisconsin-7	17,000	\$101,494,052
Wisconsin-8	17,200	\$102,688,100

Small Business Healthcare Tax Credit: Estimated Number of Eligible Firms and Tax Relief by District

	Small Businesses who would be eligible for Health Care Tax Credits	Tax Relief for Small Business Owners in Congressional District
Wyoming-Al	19,000	\$113,434,529