

# Local businesses assess their options



Jannemieke L. Keener is president and CEO of Keener Communications, Inc. The company, which provides call center and answering services, is in Henrico County. Keener faces big decisions when it comes to health care for her employees, and the Affordable Care Act is part of the equation. Sept. 18, 2013.

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**Local businesses assess their options** BY JOHN REID BLACKWELL Richmond Times-Dispatch

As parts of the Affordable Care Act go into effect, some local businesses are still struggling with the implications.

"It is hard — we don't know what all the repercussions are," said Jannemieke Keener, the founder and chief executive officer of Keener Communications, a Henrico County-based company that provides a 24-hour call center and answering service for business clients.

"It is a very intimidating and large issue that needs to be weighed from a lot of different sides," she said.

Keener's company has about 46 full-time-equivalent employees, on the cusp of the 50-employee threshold at which businesses will be required to provide affordable and adequate insurance or face financial penalties under the new law.

"We are in a growth pattern, which is wonderful, except that now we will have to make a decision as to whether we are going to go over 50 FTEs [full-time equivalent employees] or not," said Keener, who founded the company in 1985.

"In the past, that 50-employee threshold already meant a lot of things for a business owner," she said. "Now we have to look at how the Affordable Care Act plays into that."

Like many other businesses, Keener has to weigh options and consequences, considering not only the mandates of the health law but the competitive landscape, too.

She said she already has an excellent health insurance plan, but only a few of her hourly staff have chosen to enroll in it. One question she has been struggling with is whether her employees might be able to get a better deal by going to the government-run health exchanges established by the Affordable Care Act.

Keener thinks that many of her hourly employees would qualify for federal subsidies to buy health insurance on the online exchange. However, they would qualify for subsidies only if the company does not also offer them insurance deemed affordable under the law.

"I want to take good care of my employees, but I feel like I would be doing them a disservice if I offer them health insurance if it would be cheaper on the exchange," she said.

At the same time, Keener's business would have to pay a per-employee penalty if it grows to more than 50 employees and does not offer affordable health insurance. She is concerned that any additional cost would put her at a competitive disadvantage.