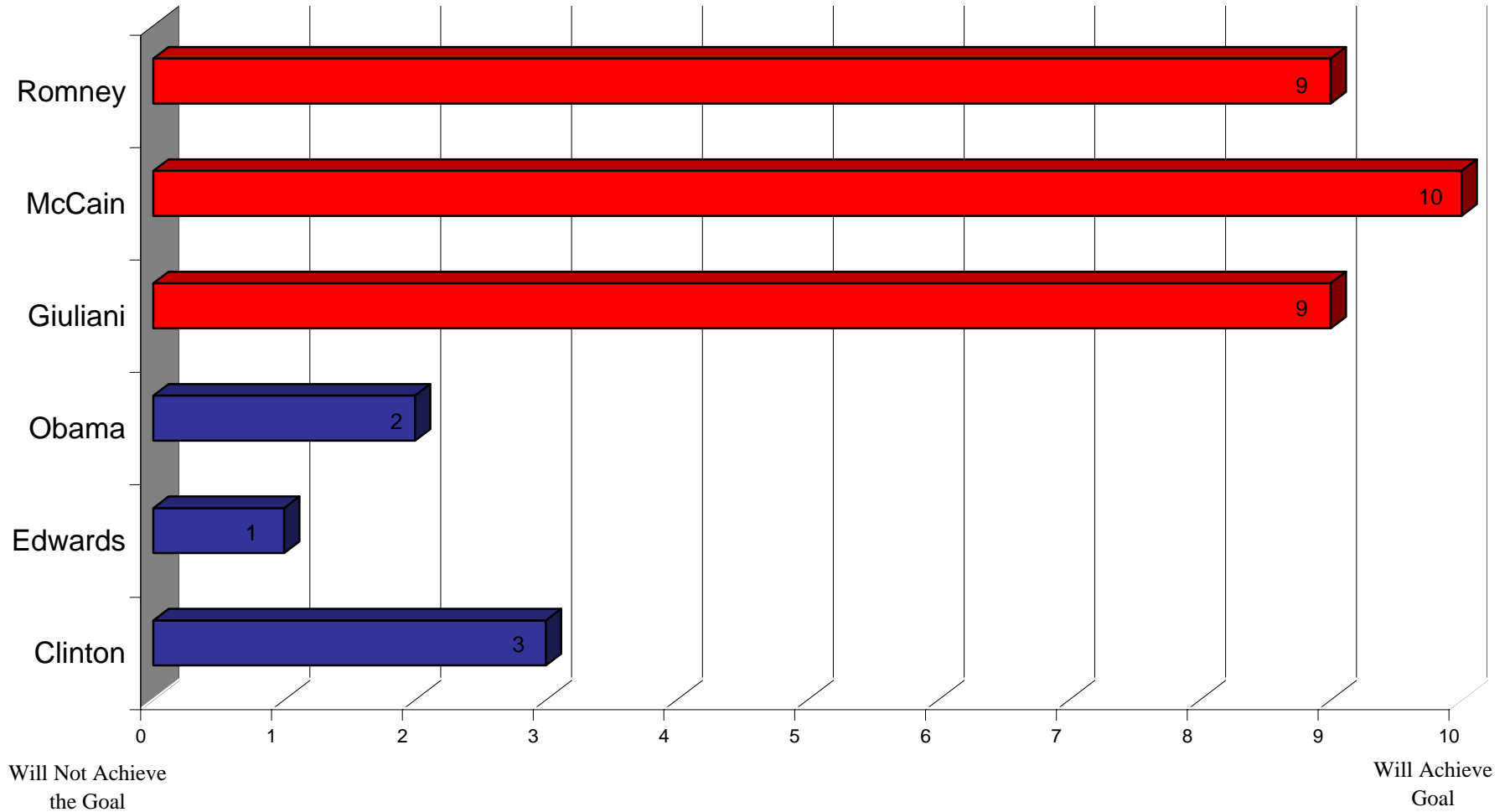


Proposal will not cause employers financial hardship



Comment: *Employers will respond to a health insurance mandate by hiring fewer employees and turning to part-time and contract labor.*