

February 28, 2017

The Honorable Sam Johnson
U.S. House of Representatives
2304 Rayburn House Office Building
Washington, DC 20515

The Honorable Tim Walberg
U.S. House of Representatives
2436 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Johnson and Walberg:

The undersigned groups thank you for your leadership in introducing H.R. 1101, the Small Business Health Fairness Act. This legislation allows small businesses an option to access affordable health insurance coverage through Association Health Plans (AHPs) and is a step towards building a more competitive market.

The rising cost of health insurance remains a major problem for small business owners. In 2015, 25 percent fewer small businesses offered health insurance than when the Affordable Care Act (ACA) passed in 2010, a significant drop in small business coverage. As health insurance costs continue to increase, fewer employers and working families can afford coverage.

We believe AHPs will help lower the cost of health insurance by allowing small business owners the same opportunities that larger businesses now experience. AHPs will allow small business owners to band together across state lines through their membership in a bona fide trade or professional association to purchase health coverage. Establishing health insurance benefits through associations will make coverage more affordable by spreading risk among a much larger group, strengthening negotiating power with plans and providers, and reducing administrative costs.

Thank you again for your leadership on this issue. As congressional action takes place to replace the ACA with market-based solutions, we look forward to working with you to improve the health insurance markets where small businesses and employees purchase coverage. Small business needs legislative solutions that lower health insurance costs and increase flexibility to maintain a competitive workforce.

Sincerely,

4A's - American Association of Advertising Agencies
Air Conditioning Contractors of America
American Council of Engineering Companies
American Farm Bureau Federation
American Foundry Society
American Hotel & Lodging Association
American Rental Association
American Society of Association Executives
American Veterinary Medical Association
Associated Builders and Contractors
Associated General Contractors
Auto Care Association
Electronic Security Association

Far West Equipment Dealers Association
Farm Equipment Manufacturers Association
Independent Electrical Contractors
International Franchise Association
Manufacturers Education and Training Alliance of CT
National Association of Chemical Distributors
National Association of Home Builders
National Association of Manufacturers
National Association of REALTORS®
National Association of Wholesaler-Distributors
National Federation of Independent Business
National Restaurant Association
National Retail Federation
National Roofing Contractors Association
National Tooling and Machining Association
National Utility Contractors Association
North American Die Casting Association
Precision Machined Products Association
Precision Metalforming Association
Self-Insurance Institute of America, Inc.
Small Business & Entrepreneurship Council
U.S. Chamber of Commerce
Western Equipment Dealers Association