



September 9, 2014

The Honorable Bill Cassidy  
U.S. House of the Representatives  
1131 Longworth House Office Building  
Washington, DC 20515

Dear Representative Cassidy:

The National Federation of Independent Business (NFIB), the nation's leading small-business organization, supports H.R. 3522, *the Employee Health Plan Protection Act of 2013*, which would provide an opportunity for small-business owners and employees to keep the health insurance plans they currently enjoy.

In an effort to delay the increased costs associated with complying with the Patient Protection and Affordable Care Act (PPACA), many small-business owners opted to renew their noncompliant health insurance plans in the fall of 2013. Last November and this past March, the Administration allowed states to extend noncompliant small group health insurance plans for up to two additional years. Unfortunately, in at least thirteen states, extensions will be prohibited, meaning many small-business owners will receive cancellation notices from their insurance carriers this fall. These businesses must purchase more expensive PPACA-compliant policies that will be subject to new requirements such as the Essential Health Benefit package and modified adjusted community rating. The result of these additional requirements is often increased health insurance premiums, increased out-of-pocket costs including deductibles and co-pays, and narrower provider networks.

H.R. 3522 would allow small businesses to maintain their current health insurance plans for a longer period of time and allow businesses not currently enrolled in the plans an opportunity to enroll. The longer extension would provide much needed cost relief and would increase health insurance choices for small-business owners and their employees.

PPACA continues to cause significant problems for the small business community, and has failed to address the number one problem small businesses face – the rising cost of health insurance. Congress needs to focus on providing relief for small businesses from the costly and burdensome provisions in the law that are already negatively impacting their businesses and employees.

Thank you for drawing attention to the millions of Americans who have lost their health insurance and we look forward to working with you on this legislation in the 113<sup>th</sup> Congress.

Sincerely,

A handwritten signature in cursive script that reads "Amanda Austin".

Amanda Austin  
Vice President  
Public Policy