



September 9, 2014

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## **National Taxpayers Union Vote Alert**

**NTU urges all Representatives to vote “YES” on H.R. 3522, the Employee Health Care Protection Act. This legislation would permit insurers to continue offering currently available group health insurance plans.**

Five months ago in February 2014, the Centers for Medicare and Medicaid Services reported that two-thirds of small business employees – 11 million people – could see increased health insurance premiums. Only two months later, Forbes reported a sharp increase of 11 percent in small-group market premiums, “largely due to changes under ACA [Affordable Care Act].” With so many Americans facing dramatically increased health insurance costs a simple solution is to grandfather non-ACA compliant plans.

By removing the obstacle of costly new requirements, previously available group insurance plans could continue to provide the low-cost coverage that best suited consumers. At the same time, this would increase choice in the insurance marketplace by extending the availability of 2013 plans regardless of whether or not groups were previously enrolled in those plans. Doing so would help reduce the ongoing uncertainty among both employees and employers who feared the loss of their preferred coverage. According to a joint report issued today by the Congressional Budget Office and Joint Committee on Taxation, insurance plans offered under this legislation would, on average, have lower premiums than ACA-compliant plans. This reduction in health insurance costs is expected to result in a commensurate increase in wages and salaries.

**Roll call votes on H.R. 3522 will be significantly weighted in NTU’s annual Rating of Congress and a “YES” vote will be considered the pro-taxpayer position.**

If you have any questions, please contact NTU Federal Affairs Manager Nan Swift at (703) 683-5700

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