



**PARTNERSHIP FOR
EMPLOYER-SPONSORED COVERAGE**

June 21, 2023

The Honorable Kevin McCarthy
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
Democratic Leader
U.S. House of Representatives
Washington, DC 20515

Dear Speaker McCarthy and Leader Jeffries:

We write as you prepare to vote on H.R. 3799, the CHOICE Arrangement Act. The Partnership for Employer-Sponsored Coverage (P4ESC) supports this bill and urges its prompt approval. We also support several other bills that are combined with H.R. 3799 for floor consideration, as noted below.

P4ESC is a nonpartisan advocacy alliance of employment-based organizations and trade associations representing businesses of all sizes and sectors, and the millions of Americans and their families who rely on employer-sponsored coverage every day. Employer-sponsored health insurance is the single largest source of coverage in our nation.

P4ESC supports H.R. 3799, the *Custom Health Option and Individual Care Expense Arrangement Act*, introduced by Rep. Kevin Hern (R-OK-1). H.R. 3799 facilitates the provision of Health Reimbursement Arrangements (HRAs) to fund the purchase of individual coverage. ICHRAs are not a one-size-fits-all solution, but they allow some employers to better manage the cost of their benefit plans. They also enable some small employers to offer benefits to part-time workers or others who may not have previously received coverage.

We also support H.R. 2813, the *Self-Insurance Protection Act*, legislation that will protect the ability of smaller employers who self-fund their plans to access stop-loss insurance coverage to protect against the risk of high dollar claims. State regulatory limits (e.g., “attachment points”) that seek to determine which employers should or should not self-fund are arbitrary by nature and may keep smaller employers from offering common coverage across state lines.

Finally, we also support H.R. 3798, the *Small Business Flexibility Act*, introduced by Rep. Claudia Tenney (R-NY-24). Businesses of all sizes like options for health coverage. Small businesses will particularly benefit from this annual notification.

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We are always glad to work with all Members of Congress and their staff on issues concerning employer-sponsored health benefits. Please contact P4ESC's Executive Director Neil Trautwein at neil@trautweinstrategies.com for a meeting with P4ESC members.

Sincerely,

Partnership for Employer-Sponsored Coverage

cc: Members, U.S. House of Representatives