



September 10, 2024

The Honorable Bob Good
Chairman
House Committee on Education and the Workforce
Subcommittee on Health, Employment,
Labor and Pensions

The Honorable Mark DeSaulnier
Ranking Member
House Committee on Education and the Workforce
Subcommittee on Health, Employment,
Labor and Pensions

Dear Chairman Good, Ranking Member DeSaulnier and Members of the House Committee on Education and the Workforce Subcommittee on Health, Employment, Labor and Pensions:

On behalf of Associated Builders and Contractors, a national construction industry trade association with 67 chapters representing more than 23,000 members, I appreciate the opportunity to comment on today's hearing, "[ERISA's 50th Anniversary: The Value of Employer-Sponsored Health Benefits](#)." Providing quality health care benefits is a top priority for ABC and its member companies. ABC advocates for policies that would ensure employer-sponsored coverage is strengthened and remains a viable, affordable option for millions of hardworking Americans and their families.

The Employee Retirement Income Security Act was enacted to encourage employee health benefit plans and promote uniformity in those plans across state lines. ERISA applies to all employer-sponsored plans, whether self-insured and fully insured, and is critical in allowing multistate employers to develop plans with uniform design and administration of benefits.

ERISA preempts application of state laws that relate to these employer-sponsored plans, but in recent years there has been an increase in state laws attempting to regulate ERISA plans. ABC, as a member of the Partnership for Employer-Sponsored Coverage, encourages Congress to ensure that ERISA preemption remains strong so ABC member companies can continue to offer their employees quality health care plans, regardless of the state in which they reside.

In addition, ABC urges the subcommittee to consider [principles and priorities](#) that are important for ensuring employment-based health coverage thrives, including:

- Addressing medical costs and challenges to help keep coverage affordable
- Upholding the current tax treatment of employer-sponsored coverage
- Providing employers with compliance relief from burdensome regulations governing health coverage
- Promoting innovations and diversity of plan designs and offerings for employees

Employer-sponsored coverage should continue to be the foundation of our nation's health coverage system. ABC appreciates the subcommittee's efforts to emphasize the importance of employer-sponsored health benefits and will continue to promote the benefits of ERISA uniformity to the health and well-being of Americans.

Sincerely,

Kristen Swearingen
Vice President, Legislative & Political Affairs