



**National Coalition on Benefits**  
**Employer-Sponsored Benefits Made Possible by ERISA**

Millions of Americans have health, retirement and other valuable benefits voluntarily provided by their employer under the framework established by the 1974 Employee Retirement Income Security Act (ERISA). The central element of the ERISA framework is that employers can maintain uniform benefit plans because ERISA preempts states from regulating employer-sponsored benefit plans. Through ERISA, employers are able to provide benefits on a nationwide basis.

The ability to uniformly cover employees and retirees -- who often live and work in different states throughout the country -- is *essential* to employers' sponsorship of health and retirement benefits. Without uniformity, the administrative complexity and burden would cause many employers not to offer benefits at all.

Employees want and value benefits provided by their employer and overwhelmingly support the employer role in sponsoring their benefits and in helping them navigate through complex insurance and regulatory issues.

The National Coalition on Benefits believes that the employer sponsorship of benefits under ERISA's uniformity rules has worked very well. In fact, employer-sponsored coverage is now the primary source of health and retirement security for most Americans. Effective employer engagement in our benefits system, enabled by ERISA, is also essential to strengthening the ability of employers to drive quality improvements, achieve greater efficiencies and promote accountability in the delivery of services. Ultimately, this employer role and the ERISA framework that makes it possible, result in better, more affordable benefits for workers, retirees and their families.

**Eroding what works to fix what's broken is bad policy!**  
**Health reforms should address the problem -- not harm ERISA benefits!**