

National  
Coalition on

# BENEFITS

November 30, 2018

The Honorable Paul Ryan  
Speaker of the House  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Mitch McConnell  
Majority Leader  
U.S. Senate  
Washington, DC 20510

The Honorable Nancy Pelosi  
Minority Leader  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Charles E. Schumer  
Minority Leader  
U.S. Senate  
Washington, DC 20510

Dear Leaders Ryan, McConnell, Pelosi and Schumer:

As the 115<sup>th</sup> Congress prepares to close, the National Coalition on Benefits (NCB) urges Congress to address key employer health care priorities. In particular, we urge Congress to repeal the Affordable Care Act's so-called "Cadillac Tax" and pass bipartisan legislation to modernize Health Savings Accounts (HSAs) to enhance employee benefits.

Repealing the 40 percent "Cadillac Tax" continues to be a significant legislative priority particularly now since large employers devise benefit plans two years in advance of the actual plan year. As a result, benefits are being reduced now to avoid the impending reach of the Cadillac tax. Not surprisingly, an election night poll, conducted by pollster Frank Luntz, found [\*\*81 percent of voters oppose taxes on employer-provided health benefits\*\*](#). The "Cadillac Tax" will impose such a tax and make health insurance more expensive for the more than 181 million people who receive coverage through an employer.

HSAs cover more than 20 million Americans today but are hampered by their original 2003 design. The laws governing these accounts are badly out of date. We urge Congress to adopt bipartisan HSA reforms, such as first-dollar coverage for chronic health care conditions. Employers want to be able to offer the best consumer-directed options possible, and the NCB believes that HSA rules need to be updated to match the needs of today's modern workforce.

The NCB is dedicated to preserving the benefits of the more than 181 million Americans who receive health insurance through employers. This coalition is comprised of major employer trade associations, representing large and small employers. The NCB also includes many large employers with employees in all 50 states.

Sincerely,

The National Coalition on Benefits

[www.CoalitionOnBenefits.org](http://www.CoalitionOnBenefits.org)