



July 21, 2025

The Honorable Tim Walberg
U.S. House of Representatives
2186 Rayburn House Office Building
Washington, D.C. 20515

Dear Chairman Walberg:

On behalf of the U.S. Chamber of Commerce (“Chamber”), I am writing to express our enthusiastic support for the reintroduction of H.R. 2528, the Association Health Plans Act.

Small businesses are the heart of America’s economy, yet they often face significant challenges when procuring affordable, high-quality insurance for their employees. The Association Health Plans Act offers a pragmatic, market-based solution by allowing small businesses and self-employed individuals to come together to negotiate in strength and unlocking the same economies of scale and bargaining power traditionally reserved for larger employers.

This legislation builds on a 2018 bipartisan rule that expanded access to association health plans (AHPs), proactively lowering insurance costs and broadening provider networks for small businesses, benefitting both employers and employees alike. H.R. 2528 reinstates these critical opportunities that were previously rescinded, enabling small businesses to provide more affordable coverage, fostering greater competition in the health insurance market, and reducing the burden on federal healthcare spending.

The Congressional Budget Office earlier in 2018, estimated that broader AHP access could expand coverage to an additional 400,000 previously uninsured individuals, and transition approximately 3.3 million individuals from individual marketplace plans into AHPs, representing 3.7 million total new or improved healthcare enrollments. These projections underscore the profound potential of H.R. 2528 to enhance healthcare affordability and expand access nationwide.

The Chamber applauds your leadership in championing legislation that delivers real world benefits to America’s job creators. We strongly urge all members of the House to support H.R. 2528 and reaffirm their commitment to supporting small businesses and their employees.

Thank you for your dedication to commonsense, pro-growth policy.

Sincerely,



Lexi Branson

VP of Health Policy

U.S. Chamber of Commerce

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