

CHAMBER OF COMMERCE
OF THE
UNITED STATES OF AMERICA

R. BRUCE JOSTEN
EXECUTIVE VICE PRESIDENT
GOVERNMENT AFFAIRS

1615 H STREET, N.W.
WASHINGTON, D.C. 20062-2000
202/463-5310

March 31, 2014

The Honorable Harry Reid
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, DC 20510

Dear Majority Leader Reid and Republican Leader McConnell:

The U.S. Chamber of Commerce, the world's largest business federation representing the interests of more than three million businesses of every size, sector, and region, as well as state and local chambers and industry associations, and dedicated to promoting, protecting, and defending America's free enterprise system, supports the elimination of an annual limitation on deductibles for employer-sponsored plans as provided in Section 213 of the Protecting Access to Medicare Act of 2014.

The Chamber maintains its concerns surrounding the affordability of health care coverage as implementation of the Patient Protection and Affordable Care Act (PPACA) continues. Repealing the annual limitation on deductibles would free up an important "lever" that employers need as they struggle to design affordable plans that meet the requirements of the PPACA. In fact, the importance of this lever is clearly appreciated by the Department of Health and Human Services (HHS), which permitted plans to exceed this limit when it finalized regulations on February 25, 2013. While the Chamber appreciates HHS's actions given the statutory constraints, a more permanent and predictable solution is critical to ensure that employers can appropriately design affordable benefit offerings.

As we continue to support health care reform that builds on and reinforces the employer-sponsored system, the Chamber looks forward to working with you and your colleagues to enact this critical legislation to protect American jobs and the employers that create them.

Sincerely,



R. Bruce Josten