

March 1, 2019

Dear Member of Congress,

The undersigned organizations— representing a diverse group of industries and interests —urge Congress to work with us to protect the health care of the more than 181 million Americans who receive health care coverage through an employer. We are asking members of Congress to cosponsor the bipartisan HR 748, the Middle Class Health Benefits Tax Repeal Act of 2019, and to work together to swiftly repeal the impending 40% tax on employer-provided health care before working Americans and their families, who are already stretched too thin, are hit with this onerous tax increase.

Congress has acted twice to protect Americans from the consequences of the “Cadillac Tax,” but this policy is already causing an adverse effect on the affordability and quality of health coverage available to employees and their families. According to Kaiser Family Foundation 2018 data, since 2010, deductibles have risen 89%, while wage growth has remained comparatively flat.

While this tax was intended to only hit Americans with “gold-plated” plans, the reality is that very modest plans covering low- and moderate-income working families are projected to trigger the tax. The tax will disproportionately tax the health plans of women, seniors, working middle class families, the sick, and the disabled. Small businesses that already struggle to offer health care coverage will also be heavily penalized. This tax has real and harmful consequences – Americans cannot afford to pay more for their health care.

Employer-provided coverage is the backbone of our health care system and the primary source of coverage for the majority of Americans. According to 2018 mid-term election polling, 81% of voters oppose taxing employer-provided health coverage.

The looming 40% “Cadillac Tax” on employer-provided health coverage is widely opposed by both Republicans and Democrats. Over 300 members of the House of Representatives cosponsored legislation in the last Congress to repeal the tax.

To cosponsor this important legislation please reach out to [Maria Costigan](#) with Representative Joe Courtney (D-CT) or [Brendan Fulmer](#) with Representative Mike Kelly (R-PA).

Working families are already stretched too thin. Let’s work together to keep health care affordable and available for 181 million Americans.

Sincerely,

Addison Chamber of Commerce and Industry
Adel-Cook Chamber of Commerce
Aflac
AFL-CIO
African American Chamber of Commerce of New Jersey
AGC of South Dakota, Inc.
AGC of Western Kentucky
Alabama Tire Dealers Association
Alhambra Chamber of Commerce
Allen Fairview Chamber of Commerce
Alliance for Retired Americans
Alliance of Automotive Service Providers of Minnesota
Alliance to Fight the 40
Amalgamated Transit Union
American AVL

American Bankers Association HSA Council
American Benefits Council
American Eagle Outfitters
American Federation of Teachers
American Institute of Physics (AIP)
America's Health Insurance Plans
AR State Chamber/AIA
ARC Fertility
Arizona Association of Health Underwriters (AAHU)
Arizona Chamber of Commerce and Industry
Associated Benefits Corporation
Associated General Contractors
Associated General Contractors of Alaska
Associated General Contractors of Georgia, Inc.
Associated General Contractors of MN

Associated General Contractors of Virginia
 Associated Wire Rope Fabricators
 Association of Washington Business
 Auburn Chamber of Commerce
 Aurora Regional Chamber of Commerce
 Austin Association of Health Underwriters (AAHU-TX)
 Auto Care Association
 Automotive Aftermarket Association of the Mid-South, Inc.
 Automotive Aftermarket Association Southeast
 Avant Healthcare Professionals
 AWA Insurance Company
 Barry Hughes Chamber Member
 Bastrop Chamber of Commerce
 Battle Creek Area Chamber of Commerce
 Baylor College of Medicine
 Baytown Chamber of Commerce
 BBX Capital Corporation
 Berkeley Chamber
 Beth Haven Community
 Big Bear Chamber of Commerce
 Biggs Insurance Services
 Billings Chamber of Commerce
 Blair County Chamber of Commerce
 Blowing Rock Chamber of Commerce
 Blue Cross Blue Shield Association
 Blue Cross Blue Shield of Kansas City
 BlueScope Steel North America
 Boca Raton Chamber
 Bolingbrook Area Chamber of Commerce
 Bossier Chamber of Commerce
 Bowling Green Chamber of Commerce
 Bozeman Area Chamber of Commerce
 Bozzuto Associates
 Brawley Chamber of Commerce
 Brea Chamber of Commerce
 Bruker Corporation
 Buckeye Valley Chamber of Commerce
 Buffalo Niagara Partnership
 California Automotive Wholesalers Association
 California Chamber of Commerce
 California Schools VEBA
 Camarillo Chamber of Commerce
 Campbell County Chamber of Commerce
 CancerCare
 Cape Cod Canal Region Chamber
 Capital Region Chamber
 Carlsbad Chamber of Commerce
 Carolinas AGC
 Carroll County Chamber of Commerce
 Carson City Chamber of Commerce
 Carson Valley Chamber of Commerce
 CC Industries
 Cedar Rapids Metro Economic Alliance
 Central CT Chambers of Commerce
 Central Illinois Association of Health Underwriters (CIAHU)
 Central Jersey Association of Health Underwriters (CJAHU)
 Central Kentucky Association of Health Underwriters (CKAHU)
 Central Louisiana Regional Chamber of Commerce
 Central Maryland Chamber
 Central Vermont Chamber of Commerce.
 Cerberus Home Watch
 Chamber630
 Chandler Chamber of Commerce
 Charlotte Association of Health Underwriters (CAHU-NC)
 Chemung County Chamber of Commerce
 Chester County Chamber of Business & Industry
 Chicago & Northeastern Illinois Association of Health Underwriters (CNIAHU)
 Chosen Foods
 Church Alliance
 Cigna
 Citizens Mutual Telephone Cooperative
 City of Hannibal
 Cleveland/Bradley Chamber of Commerce
 Clovis Unified School District
 Coastal Alabama Business Chamber
 Coastal Association of Health Underwriters (Wilmington, NC)
 Coastal Bend Association of Health Underwriters (Corpus Christi)
 Cody Country Chamber of Commerce
 Colas Inc.
 College and University Professional Association for Human Resources
 Colorado Competitive Council
 Colorado State Association of Health Underwriters (CSAHU)
 Comau LLC
 Communications Workers of America (CWA)
 Consolidated Telecommunications Company
 Construction Employers Association
 Contractors Association of West Virginia
 Coral Gables Chamber of Commerce
 Cornerstone Financial Group, Inc.
 Corporate Health Care Coalition
 County of Johnson, KS
 Crown Holdings, Inc.
 Cunix Insurance Services
 Cushing Chamber of Commerce and Industry
 Cuyahoga Community College
 Cyndee Bryant
 Dallas Association of Health Underwriters (DAHU)
 Darke County Chamber of Commerce
 Davidson Camp Insurance Services, LLC
 Davis Chamber of Commerce
 Dayton Area Chamber of Commerce
 Del Rio Chamber of Commerce
 Denihan Hospitality Group
 Denver Metro Chamber of Commerce
 Dexter Apache Holdings, Inc.
 DirectPath, LLC
 Donna Tanner
 Drug Plastics and Glass
 Durez Corporation
 East Bay Chamber of Commerce
 East Parker County Chamber of Commerce
 Eastern Idaho Association of Health Underwriters
 Eastern Washington Association of Health Underwriters (Spokane)
 Easton Chamber of Commerce, Easton MA
 Eastside Bavarian
 ECFC
 Edison Electric Institute
 Edmond Chamber of Commerce
 Edward Jones - Financial Advisor David Bleiweiss
 Edwardsville/Glen Carbon Chamber of Commerce
 Employers Health Purchasing Corporation
 Erickson Financial Services, Inc.
 Escondido Chamber of Commerce
 Evergreen Chevrolet
 Eversource Energy
 Farmville Area Chamber of Commerce
 FCA US LLC
 Fergus Falls Area Chamber of Commerce
 Ferndale Chamber of Commerce
 First Focus Campaign for Children
 Flatonia Chamber of Commerce
 Fleet Painting Service
 Florida Association of Health Underwriters (FAHU)
 Florida Chamber of Commerce
 FNA of NJ
 Food Marketing Institute
 Fred Butler, Former Issaquah Mayor
 Fort Worth Association of Health Underwriters (FWAHU)
 Fox Valley Technical College
 Fredericksburg Regional Chamber of Commerce
 Frisco Chamber of Commerce
 Frontline Anterra LLC

Garden Grove Chamber of Commerce
 Garrett County Chamber of Commerce
 Gateway Regional Chamber of Commerce
 General Building Contractors Association
 Georgia Chamber of Commerce
 Gilbert Chamber of Commerce
 Glenwood Springs Chamber Resort Association
 Golden Gate Association of Health Underwriters (Greater San Francisco)
 Goodwill Industries of Southeastern Wisconsin Inc.
 Government Finance Officers Association
 Grant County Chamber of Commerce & Tourism
 Greater Cincinnati Association Health Underwriters (GCAHU)
 Greater Columbus Chamber of Commerce
 Greater Conejo Valley (CA) Chamber of Commerce
 Greater Decatur Chamber of Commerce
 Greater Flagstaff Chamber of Commerce
 Greater Idaho Falls Chamber of Commerce
 Greater Irving-Las Colinas Chamber of Commerce
 Greater Killeen Chamber of Commerce
 Greater Louisville Inc.
 Greater North Dakota Chamber of Commerce
 Greater Northern Indiana Association of Health Underwriters (GNIAHU)
 Greater Oak Brook Chamber of Commerce and Economic Development Partnership
 Greater Oro Valley Chamber of Commerce
 Greater Philadelphia Association of Health Underwriters (GPAHU)
 Greater Phoenix Chamber of Commerce
 Greater Port Arthur Chamber of Commerce
 Greater Reading Chamber Alliance
 Greater Riverside Chambers of Commerce
 Greater Springfield Chamber of Commerce
 Greater Yakima Chamber of Commerce
 Greater Yakimaq Chamber of Commerce
 Greencastle-Antrim Chamber of Commerce
 Guam Chamber of Commerce
 Gulf Coast Health Underwriters (Sarasota)
 Hancock Chamber of Commerce
 Hankins Holdings LLC
 Hanover Area Chamber of Commerce
 Hardenbergh Insurance Group
 Harford County Chamber of Commerce
 Headland Area Chamber of Commerce
 Health Action Council
 Helena Area Chamber of Commerce
 Henderson Chamber of Commerce
 Highland Chamber of Commerce
 Hinds Financial Group, Inc
 Hoffman Estates Chamber of Commerce & Industry
 Holmes Insurance Agency
 Homestreet Bank
 Hornell Chamber of Commerce
 Household & Commercial Products Association
 Housley Financial Services
 Howard Block
 HR Policy Association
 HUB International Insurance Services
 Hudson Advisors
 Hueneme Chamber of Commerce
 Hughes Norton Insurance Services Inc.
 Humboldt Chamber of Commerce
 Hummel Group
 Idaho Associated General Contractors
 Idaho Association of Health Underwriters
 Idaho Falls Chamber of Commerce
 IKEA North America Services, LLC
 Illinois Association of Chamber of Commerce Executives
 Illinois State Association of Health Underwriters
 Independent Insurance Agents & Brokers of America
 Independent Petroleum Association of America
 Indiana Chamber of Commerce
 Insurance Marketing Enterprises, Inc.
 Integra LifeSciences Inc.
 International Association of Machinists and Aerospace Workers
 International Brotherhood of Boilermakers
 International Brotherhood of Electrical Workers
 International Brotherhood of Teamsters
 International Festivals & Events Association
 International Franchise Association
 International Union of Operating Engineers
 International Union, United Automobile, Aerospace, and Agricultural Implement Workers of America, UAW
 Iowa Association of Business and Industry
 Iowa Association of Health Underwriters (IAHU)
 Irrigation-Mart, Inc.
 Irving Hispanic Chamber of Commerce
 Issaquah Chamber of Commerce
 J. Smith Lanier & Co.
 Jackson County Chamber of Commerce
 JeffDavis Chamber of Commerce
 Jefferson Chamber of Commerce
 Jenkins County Chamber of Commerce
 Jersey Shore Chamber of Commerce
 Jim Taylor Ford Lincoln
 Joan Berkey Ins
 Johnson City/Jonesborough/Washington County TN Chamber
 Kansas Chamber
 Kentucky Chamber of Commerce
 Kingsport Chamber
 Kore Insurance Holdings, LLC
 LafargeHolcim
 Lake Havasu Area Chamber of Commerce
 Lakewood Chamber of Commerce
 Landmark Financial Services, LLC
 Lansing Regional Chamber
 Lapeer Chamber of Commerce
 Las Vegas Metro Chamber of Commerce
 Lebanon Valley Chamber of Commerce
 Leon Rousso and Associates Inc
 Liechty Insurance Services, Inc.
 Lincoln Association of Health Underwriters (Lincoln, NE)
 Lincoln Chamber of Commerce
 Lincoln City Chamber of Commerce
 LIUNA
 Lockton Companies
 Lombard Area Chamber of Commerce & Industry
 Los Angeles Area Chamber of Commerce
 Louisiana Association of Business and Industry (LABI)
 Louisiana Association of Health Underwriters (LAHU)
 Lufkin / Angelina County Chamber of Commerce
 Lynn Richardson
 MacAndrews & Forbes Incorporated
 Madison Chamber of Commerce
 Marana Chamber of Commerce
 Mark Twain Behavioral Health
 Marshalltown Area Chamber of Commerce
 Maryland Chamber of Commerce
 Mason City Chamber of Commerce
 Massachusetts Food Association
 McAllen Chamber of Commerce
 McCarter Financial Group, LLC
 Mechanical Contractors Association of America
 Mercer
 Meredith Insurance Center
 Mesa Chamber of Commerce
 Metals Service Center Institute
 Metro Detroit Association of Health Underwriters (MDAHU)
 MICHELLE HUGHES CPA
 Michigan Association of Health Underwriters (MAHU)
 Michigan Chamber of Commerce
 MicroPort Orthopedics Inc
 Mid-America Coalition on Health Care
 Midwest Automotive Parts & Service Association

Milledgeville-Baldwin County Chamber of Commerce
Minnesota Association of Health Underwriters
Missouri Chamber of Commerce and Industry
Mobile Area Chamber of Commerce
Money Mailer
Monroe Chamber of Commerce
Morrow County Chamber of Commerce
Ms. Linda A. Root
NACS
Naperville Area Chamber of Commerce
National Association of Counties
National Association of Health Underwriters (NAHU)
National Association of Insurance and Financial Advisors (NAIFA)
NAIFA-Alabama
NAIFA-Alaska
NAIFA-Arizona
NAIFA-Arkansas
NAIFA-California
NAIFA-Colorado
NAIFA-Connecticut
NAIFA-Delaware
NAIFA-Greater Washington, DC
NAIFA-Florida
NAIFA-Georgia
NAIFA-Guam
NAIFA-Hawaii
NAIFA-Idaho
NAIFA-Illinois
NAIFA-Indiana
NAIFA-Iowa
NAIFA-Kansas
NAIFA-Kentucky
NAIFA-Louisiana
NAIFA-Maine
NAIFA-Maryland
NAIFA-Massachusetts
NAIFA-Michigan
NAIFA-Minnesota
NAIFA-Mississippi
NAIFA-Missouri
NAIFA-Montana
NAIFA-Nebraska
NAIFA-Nevada
NAIFA-New Hampshire
NAIFA-New Jersey
NAIFA-New Mexico
NAIFA-New York
NAIFA-North Carolina
NAIFA-North Dakota
NAIFA-Ohio
NAIFA-Oklahoma
NAIFA-Oregon
NAIFA-Pennsylvania
NAIFA-Puerto Rico
NAIFA-Rhode Island
NAIFA-South Carolina
NAIFA-South Dakota
NAIFA-Tennessee
NAIFA-Texas
NAIFA-Utah
NAIFA-Vermont
NAIFA-Virginia
NAIFA-Washington
NAIFA-West Virginia
NAIFA-Wisconsin
NAIFA-Wyoming
National Association of Manufacturers
National Association of Mutual Insurance Companies (NAMIC)
National Association of Professional Employer Organizations
National Association of Wholesaler-Distributors
National Audubon Society
National Black Chamber of Commerce

National Business Group on Health
National Coordinating Committee for Multiemployer Plans (NCCMP)
National Education Association (NEA)
National Electrical Contractors Association
National Independent Automobile Dealers Association
National Retail Federation
National Rural Electric Cooperative Association
National Taxpayers Union
NC Chamber
NC Tire Dealers & Rubber Industry
Nebraska Association of Health Underwriters (NeAHU)
Nebraska Chamber of Commerce & Industry
Neponset River Regional Chamber
New Castle - Henry County Chamber of Commerce
New Jersey Association of Health Underwriters (NJAHU)
New Jersey Gasoline, C-Store, and Automotive Association
New York State Association of Health Underwriters (NYAHU)
New York State Automotive Aftermarket Association
Newark Regional Business Partnership
Newport County Chamber of Commerce
Next Tier Concepts
NFIB
NFP
Nicole Solotist
Nicolet Area Technical College
Niobrara Chamber of Commerce
NJ State Chamber of Commerce
North America's Building Trades Unions (NABTU)
North Country Chamber of Commerce
North Jersey Association of Health Underwriters
North Myrtle Beach Chamber of Commerce
North Orange County Chamber of Commerce
North San Diego Business Chamber
Northern Colorado Association of Health Underwriters
Northern Michigan Association of Health Underwriters
Northern Michigan Benefits
Northern Nevada Association of Health Underwriters
Northern New Jersey Association of Health Underwriters
NorthShore Country Club
NTCA-The Rural Broadband Association
OCA
Ocean Community Chamber of Commerce
Oceanside Chamber of Commerce
Ohio Association of Health Underwriters
Ohio Hi-Point Career Center
Oklahoma City Association of Health Underwriters
Oklahoma State Association of Health Underwriters
Olive Branch Chamber of Commerce
Orange County Business Council
Oregon Association of Health Underwriters
O'Reilly Wealth Advisors
Ormond Co, Inc
Oshkosh Chamber of Commerce
Otterstedt Insurance Agency, Inc.
Outdoor Amusement Business Association
Outdoor Power Equipment Institute
Owatonna Area Chamber of Commerce & Tourism
Pacific Life Insurance Company
Palm Desert Area Chamber of Commerce
Paris Area Chamber of Commerce & Tourism
Partnership for Employer-Sponsored Coverage
Pasco Chamber of Commerce
Pennsylvania Chamber of Business and Industry
Peters & Milam Insurance Services
PetSmart
Pharmaceutical Care Management Association
Phoenix Insurance Group, Inc.
Plymouth Area Chamber of Commerce
Portland Chamber of Commerce
Prattville Area Chamber of Commerce
Princeton HR Solutions, LLC
Proctorville Animal Clinic

Professional Benefit Consultants, Inc
Public Sector HealthCare Roundtable
R. M. Palmer Company
Rapid City Area Chamber of Commerce
RDA Benefit Services LLC
Red River Association of Health Underwriters
Redondo Beach Chamber of Commerce
Reno + Sparks Chamber of Commerce
Retail Industry Leaders Association (RILA)
Right Angle Advisors, Inc.
Risk Resources LLC
River Heights Chamber of Commerce
River Region Chamber of Commerce
Roanoke Regional Chamber
Rolling Meadows Chamber
Rome Area Chamber of Commerce
Rowley Properties, Inc.
Rue Insurance
Ruidoso Valley Chamber of Commerce
Ruston Lincoln Parish CVB
Ruston-Lincoln Chamber of Commerce
S Hardy Insurance
Saint Louis Association of Health Underwriters
Salt Lake Chamber
San Diego Regional Chamber of Commerce
San Gabriel Valley Economic Partnership
Sandy Area Chamber of Commerce
Santa Barbara Association of Health Underwriters
Santaella & Associates
Savannah (GA) Area Chamber of Commerce
Savoy Associates
SC Chamber of Commerce
Schechner Lifson Corporation
Schuylkill Chamber of Commerce
Scott Peck, CPAs & Associates, APC
Self-Insurance Institute of America (SIIA)
Semper Smart Games
Sickle Cell Disease Association of America
Signatory Wall and Ceiling Contractors Alliance (SWACCA)
Silver City Grant County Chamber of Commerce
Silverdale Chamber of Commerce & Visitor Information Center
Simi Valley Chamber of Commerce
Small Business & Entrepreneurship Council
Society for Human Resource Management
Society of American Florists
Sorenson Communications LLC
South Baldwin Chamber of Commerce
South Bay Association of Chambers of Commerce
South Carolina Association of Health Underwriters
South New Jersey Association of Health Underwriters
South Salt Lake Chamber of Commerce
South Shore Chamber of Commerce
South West Indiana Association of Health Underwriters
Southern Colorado Association of Health Underwriters
Southern Idaho Association of Health Underwriters
Southwest Michigan Association of Health Underwriters
SRAM LLC
State Chamber of Oklahoma
Steven Woodward
Stevens Insurance Advisors
StuartCo
TEGNA
Tempe Chamber of Commerce
Tennessee Association of Health Underwriters
Tennessee Chamber of Commerce & Industry
The Alliance
The Association of Union Constructors (TAUC)
The Business Council of New York State
The Business Council of NYS, Inc.
The Chamber Grand Forks/East Grand Forks
The Council of Insurance Agents and Brokers
The Dow Chemical Company
The Enterprise Team
The ERISA Industry Committee
The Gleason Works
The Greater Cranston Chamber of Commerce
The Greater Springfield Chamber of Commerce
The PepperMill Cafe
Thomas Strok
Tioga County Chamber of Commerce
TMM Insurance Services Inc.
TOM BOLAND FORD, INC
Totelcom Communications
Toyota of Irving
Triangle Association of Health Underwriters (Raleigh)
Tricore
TriCounty Area Chamber of Commerce
Trinity Furniture
Tucson Metro Chamber
Tulsa Association of Health Underwriters
Tulsa Regional Chamber
TwinWest Chamber of Commerce
Tyler Area Chamber of Commerce
Tyner Petrus Co. Inc.
U.S. Chamber of Commerce
Union County Chamber of Commerce
UNITE HERE
United Association of Union Plumbers & Pipefitters (UA)
United Brotherhood of Carpenters
United Corpus Christi Chamber of Commerce
United Steelworkers
UPS
Valley Industry & Commerce Association (VICA)
Valley Paint Center, Inc
Vassar College
Ventura County Association of Health Underwriters
Vera Bradley Designs, Inc
Virginia Association of Health Underwriters
Virginia Chamber of Commerce
VIS Designs
WageWorks, Inc.
Washington Association of Health Underwriters
Washington Automotive Industry Association
Webcor
Webcrafters
Wegmans
Wellspring Insurance Agency, Inc.
Western DuPage Chamber of Commerce
Western Rockies Association of Health Underwriters (Western Colorado)
White Pine Chamber of Commerce
Wichita Regional Chamber of Commerce
Willis Towers Watson
Wisconsin Automotive Care Association
Wisconsin Automotive Parts Association
Wisconsin Manufacturers & Commerce
WMDA/CAR Service Station and Automotive Repair Association
Yuma County Chamber of Commerce
Zanesville-Muskingum County Chamber of Commerce
Zeller Insurance, LLC