## Congress of the United States

Washington, DC 20510

July 18, 2019

President Donald Trump The White House 1600 Pennsylvania Ave, NW Washington, D.C. 20500

## Dear President Trump:

We write to express our support for your recent work to expand the use of health reimbursement arrangements (HRAs) and to increase health insurance options for hardworking Americans.

Today's complex health insurance bureaucracy has left too many Americans with too few affordable options. We applaud your continued efforts to rebalance purchasing power and restore choices for small employers and individuals. Health care decisions should not be dictated by Washington – they should be made between a patient and their doctor. The same principle applies to health insurance. American families, not unelected bureaucrats, are able to make the best decisions in choosing a health insurance plan that fits their needs. Now, under the finalized HRA rule, Americans will have the ability to directly choose the insurance plan that fits their budget and needs.

The new HRA rule will make it easier for small businesses that are currently struggling to provide health insurance coverage for their employees. From 2010 to 2018, the proportion of workers at small businesses with three to 49 workers covered by an employer plan fell by more than 25 percent. The HRA final rule will allow an estimated 800,000 employers to give their workers tax-preferred funds to purchase health insurance for themselves and their families in the individual market, subject to certain conditions. This rule will particularly benefit small and mid-sized employers that do not currently offer coverage or that face significant burdens offering a traditional group health plan to employees. These commonsense changes will drive competition while helping to ensure insurance companies are directly accountable to individuals to keep their prices low and quality high.

The innovative work being advanced by your administration, including the changes to HRAs, the establishment of Association Health Plans (AHPs) and increasing price transparency in health care, is fostering needed competition in the health insurance industry. These changes will empower small businesses, families and individuals, while improving access to affordable and portable insurance tailored to their unique medical needs.

We look forward to working with you to advance efforts to continue expanding affordable health insurance choices.

Sincerely,

Lloyd Smucker Marco Rubio Member of Congress U.S. Senator Kevin Cramer Cindy Hyde-Smith U.S. Senator U.S. Senator Ben Sasse James Lankford U.S. Senator U.S. Senator Tom Cotton Rob Portman U.S. Senator U.S. Senator Roger F. Wicker U.S. Senator James M. Inhofe U.S. Senator Steve Daines Thom Tillis U.S. Senator U.S. Senator Guy Reschenthaler Ted Budd Member of Congress Member of Congress

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> Barry Loudermilk Member of Congress

Andy Harris, M.D.

Member of Congress

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David P. Roe, M.D. Member of Congress	Scott Perry Member of Congress
Gary Palmer Member of Congress	Paul-A. Gosar, D.D.S. Member of Congress
David Kustoff Member of Congress	Debbie Lesko Member of Congress
Mark Walker Member of Congress	Mo Brooks Member of Congress
Ted S. Yoho, DVM Member of Congress	John Joyce, M.D. Member of Congress
Tom Emmer Member of Congress	William R. Timmons, IV Member of Congress
Steve Chalot  Steve Chabot  Member of Congress	Ann Wagner Member of Congress

Warren Davidson Member of Congress

Ralph Norman Member of Congress

Michael C. Burgess, M.D. Member of Congress

of Congress

Trent Kelly Member of Congress Mike Johnson
Member of Congress

John Rutherford

Member of Congress

Kevin Hern Member of Congress

Denver Riggleman Member of Congress

Ken Buck Member of Congress George Holding
Member of Congress

Member of Congress

CC: The Honorable Steven T. Mnuchin, Secretary of the Treasury The Honorable Alex Azar, Secretary of Health and Human Services The Honorable Alexander Acosta, Secretary of Labor