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May 15, 2019

Dear Representative:

On behalf of NFIB, the nation's leading small business advocacy organization, I write in opposition to H.R. 987, the *Strengthening Health Care and Lowering Prescription Drug Costs Act*. This legislation contains a section overturning an affordable health insurance option for small business owners and employees. **This bill will be considered an NFIB Key Vote for the 116th Congress.**

The rising cost of health insurance continues to be the number one problem for small business owners, according to NFIB's *Problems and Priorities* survey. The Affordable Care Act's (ACA) insurance regulations increased costs for small business owners purchasing individual market health insurance policies. Significantly, the ACA exempted short-term, limited duration (STLD) health insurance plans from these costly new requirements, enabling more affordable premiums, lower deductibles, and broader provider networks.

In 2016, the Obama Administration finalized regulations that limited the duration of STLD health insurance plans to a maximum of 3 months. In 2018, the Trump Administration revised these regulations to lengthen the duration from the 3-month maximum to a 12-month maximum. NFIB supported the revised regulation as a positive step. STLD health insurance plans are among the options upon which small business owners depend, and by extending the maximum duration to 12 months and allowing renewals, it makes these plans a more reliable option. NFIB opposes efforts to limit or nullify the regulation expanding STLD health insurance.

NFIB opposes passage of H.R. 987 and will consider this bill an NFIB Key Vote for the 116th Congress. NFIB supports affordable, flexible, and predictable health insurance options for small business owners and employees, and this legislation runs contrary to those goals.

Sincerely,

A handwritten signature in black ink that reads "Juanita D. Duggan". The signature is fluid and cursive, with a horizontal line at the end.

Juanita D. Duggan
President & CEO
NFIB