



555 12<sup>th</sup> Street NW, Suite 1001  
Washington, D.C. 20004

1-800-552-5342  
NFIB.com

August 4, 2025

The Honorable Ron Johnson  
328 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Johnson:

On behalf of NFIB, the nation's leading small business advocacy organization, I write in strong support of S. 2641, the Healthcare Freedom and Choice Act, which will increase access to affordable and flexible health care options for small businesses. The legislation would nullify the Biden Administration's harmful restrictions on low cost Short-Term, Limited Duration (STLD) health insurance plans.

According to a recent *NFIB Problems and Priorities Survey*, the cost of health insurance ranks as the top problem for small business owners.<sup>1</sup> Unfortunately, the Biden Administration's solution for these longstanding concerns was to eliminate affordable options for small businesses and their employees. Specifically, the 2023 rule limited STLD coverage to just three months, which dramatically reduced the viability of these affordable and flexible coverage plans. This rigid, one-size-fits-all approach did not increase health insurance affordability or access to care, it simply reduced options available for Americans suffering from rapidly increasing health costs. Moreover, the 2023 rule ignores the reality that the numerous government mandates are fueling industry consolidation and the rapid increase in health costs.

For many small businesses, STLD insurance plans are not just an option, but are the only realistic path to coverage. Under the Trump Administration's 2018 rule, STLD plans could last up to 12 months and be renewed for up to 36 months, providing much-needed continuity for small businesses. These plans served as a critical stopgap for sole proprietors who are priced out of traditional group health insurance. The flexibility and affordability they offered helped many small businesses attract and retain talent in a competitive labor market, while also ensuring that individuals had access to coverage during life transitions such as business startups.

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<sup>1</sup> Wade, Holly, and Madeleine Oldstone. *Small Business Problems and Priorities: 2024*. NFIB Research Center, National Federation of Independent Business, July 2024.

S. 2641 restores a vital component of choice, competition, and flexibility to a healthcare system that is increasingly unaffordable for small businesses due to onerous government mandates. Expanding access to low-cost options, including STLD insurance plans, provides small businesses the ability to tailor health insurance decisions based on their budgets and workforce needs.

Increasing access to affordable health options will help alleviate a major financial burden on small businesses that has stifled their growth for decades. We urge Congress to pass this bill and reverse harmful policies that prioritize ideology over affordability.

Sincerely,

A handwritten signature in black ink, reading "Tyler Dever". The signature is fluid and cursive, with the first name "Tyler" and last name "Dever" clearly distinguishable.

Tyler Dever  
Principal, Federal Government Relations  
NFIB