

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