



## Policy Brief – Health Care Reform

***Congress should address repeal of the Health Insurance Tax and the allowance of Small Business Health Plans in any final reform or replacement of the Affordable Health Care Act.***

### Background

Printing and packaging companies have a long history of providing employer-sponsored health benefits to their workers in spite of the fact that premium costs continue to rise and access to affordable quality plans – particularly for small businesses – continues to fall. Certain taxes associated with the Affordable Health Care Act (namely, the “Health Insurance Tax” or “HIT”) and restrictions faced by small employers are ripe for “fixes” as Congress debates whether to repair or to repeal/replace the existing health care law. The most straight-forward and common sense way to immediately lower the cost of health insurance is to stop taxing premiums. The HIT disproportionately hurts small businesses and middle-income families. Hardworking families will likely pay, on average, an additional \$5,000 over 10 years as a result of the HIT, and those with incomes within the \$10,000 - \$50,000 range will actually pay the bulk of the HIT. Additionally, not modernizing insurance regulations to allow small businesses to band together across state lines to increase purchasing power in the same way that large corporations or labor unions are now able to do will prolong the pain of the small printer or packager trying to provide employee health benefits.

### Industry Position

Congress is in the midst of a contentious debate on the fate of the current health care law. Meanwhile, printing and packaging companies are trying to navigate the uncertainty of the employer-provided health benefits marketplace as it reacts to political dynamics. The industry’s health care reform priority remains the ability to maintain access and choice to affordable, quality health benefit plans.

### 115<sup>h</sup> Congress & White House

Congress came together last year with nearly 400 Democrats and Republicans voting to delay the impact of the HIT for one year. This year, the bipartisan Jobs and Premiums Protection Act (H.R. 42) was included in the House-passed health care reform bill. Industry now **urges Senators to ensure that language repealing the HIT is included in any final version of health care reform** passed by that chamber. Additionally, the House has passed the Small Business Health Fairness Act (H.R. 1101) and industry **urges Senators to also include a provision allowing the creation of Small Business Health Plans in its health care reform package.**

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