Policy Brief – Health Care Reform – June 2018

Congress should pass legislation to address rising health care costs, including allowing for the creation of Small Business Health Plans (also known as Association Health Plans or AHPs) and expansion of Health Savings Accounts.

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 are increasing. Associations within the industry have desired the opportunity to develop health insurance plans for small business owners for more than two decades and have supported bipartisan legislation to create Small Business Health Plans or AHPs.

Similarly, the industry has supported the utilization of Health Savings Accounts (HSAs) as an effective tool to provide flexible, affordable, and portable employer-provided health insurance. More than 20 million Americans are enrolled in HSA-qualified plans; the number of enrollees has more than doubled over the past five years. The Department of Labor is engaged in an AHP rulemaking while at the same time Congressional legislation is pending on both AHPs and HSAs.

Industry Position
Overall, the industry’s health care reform priority remains the ability to maintain access and choice to affordable, quality health benefit plans. Congressional action on both AHPs and HSAs is the preferable route to attain policy solutions that are more permanent than Executive branch rulemakings. In addition to supporting AHP legislation (HR 1101; S. 1818) that ensures transparent, financially stable and legitimate newly created health plans, the industry supports pending legislative language (S. 1818) that states a qualified plan sponsor could be a “consortium of associations” in different facets of a common industry, such as the supply or distribution chain in printing/packaging. Such language would ensure that smaller associations can band together to sponsor a health plan, thus creating a more attractive economy-of-scale for underwriters and covering more American workers.

Modernizing HSA laws would also expand health care access for more employees in the printing and packaging industry. Current legislation would update HSA law by adding consumer-friendly provisions, such as a pre-deductible coverage for the treatment of chronic diseases, use of wellness programs, and treatment at onsite employee clinics and retail health clinics.

115th Congress
Congress should pass the following pending legislation: Small Business Health Fairness Act (Senate; S. 1818) and Bipartisan HSA Improvement Act (House; HR 1101). (The House passed its version of AHP legislation in 2017.)