



WHAT EMPLOYERS NEED TO KNOW RIGHT NOW ABOUT HEALTH CARE REFORM

## Important News Regarding the Employer-Tax Exclusion for Health Insurance

The U.S. Congress is currently considering health care reform proposals that would eliminate or place a cap on the employer-tax exclusion for health insurance. Eliminating the exclusion would eliminate most of the advantages of employer-sponsored insurance, while capping it would degrade the benefit and serve as a tax increase for middle-class Americans.

*As an employer, you would be most directly affected by the elimination or cap of the employer tax exclusion.* Did you know that more than 175 million Americans, including those covered by unions, currently receive their coverage through this system, largely due to the tax-exclusion where employers provide contributions for an employee's health insurance which are excluded from that employee's compensation for income and payroll tax purposes?

### How Can I Learn More About This Issue?

The National Association of Health Underwriters (NAHU) has created easy-to-understand infographics about the [employer-tax exclusion](#) and the [insurance risk pool](#) that can help. You can also [read details](#) about the employer-tax exclusion.

### What Can You Do?

You can take action today by sharing with your senators and representatives why the exclusion must be preserved in any health care reform legislative proposals. NAHU provides an [online form](#) so you don't have to track down how to reach your state's legislators.

### If You Don't Want to Send an Email

You can also reach your legislators by phone. The U.S. Capitol Switchboard can be reached at 202-224-3121. You are welcome to use the [prepared text as talking points](#) when calling your legislators, or to expand on the prepared message to share your personal story on how this issue will impact you.

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