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November 29, 2016

The Honorable Paul Ryan Speaker U.S. House of Representatives Washington, DC 20515

Dear Speaker Ryan:

On behalf of America's 23 million self-employed and micro-business owners represented by the National Association for the Self-Employed (NASE), the American Independent Business Coalition, and the Southern Consumers Alliance, I write to you today in strong support of the 21<sup>st</sup> Century Cures Act, which as amended includes H.R. 5447, Small Business Healthcare Relief Act.

For over a decade, HRAs have been a key tool for small employers to provide their employees with minimal financial assistance for qualified medical care expenses. With the implementation of the Affordable Care Act (ACA) and the 2013 decision by the Departments of Treasury, Health and Human Services, and Labor to tie key lifetime or annual limits and coverage of preventive health services to small employers offering an HRA remains a gross infringement on the small business community. The change resulted in a particularly negative impact on small employers with 49 or less employees that are under no legal obligation to provide a qualified healthcare plan for their employees under the employer mandate of the ACA.

Over the course of the last three years, we, along with many other organizations, have worked tirelessly to see the Treasury guidance reversed via congressional action. Congressional support has come from both chambers and both parties. The inclusion of the language into the 21<sup>st</sup> Century Cares Act is a testimony to the great staff work done to champion this issue at every turn.

Thank you so much for your efforts to ensure millions of small business owners are given access to a powerful tool in ensuring a strong and healthy workforce and the strengthening of the employer/employee relationship.

Sincerely,

Katie Vlietstra

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Vice President of Government Relations & Public Affairs National Association for the Self-Employed