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James W. Tobin III
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March 21, 2017

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

Key Vote

Dear Speaker Ryan:

On behalf of the more than 140,000 members of the National Association of Home Builders (NAHB), I write in strong support of H.R. 1101, the *Small Business Health Fairness Act*, which would empower small businesses to pool together to purchase health insurance plans for their employees. **NAHB designates a vote in support of H.R. 1101 as a KEY VOTE.**

The Affordable Care Act (ACA) has left small businesses lagging behind in health care coverage options. Smaller employers often cannot compete with larger companies in terms of benefits – constrained by what they can pay for, subject to higher premiums, and because of their size, limited in the types of plans to which they have access through the small group health insurance market. Unable to band together, small businesses face significant challenges in negotiating high-quality care at costs that they and their employees can afford.

The *Small Business Health Fairness Act* will allow small businesses that want to provide health insurance to their employees to create an association health plan (AHP). AHPs will grant small businesses access to better and more affordable health care plans, the ability to negotiate lower costs for coverage, and the purchasing power of larger companies and organized labor groups. The ability to establish AHPs will not only expand small employers' coverage options and rates but also help them attract and retain talented workers by offering competitive benefits.

By creating the opportunity for employers to pool together, the *Small Business Health Fairness Act* will ensure a level playing field for smaller entities that want to help their workers and their families with their health care needs. **NAHB urges the House to pass the *Small Business Health Fairness Act* and designates a vote in support of H.R. 1101 as a KEY VOTE.**

Sincerely,

A handwritten signature in black ink, appearing to read 'James W. Tobin III', is written over a light blue horizontal line.

James W. Tobin III