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Dear Representative,

On behalf of NFIB, the nation's leading small business advocacy organization, I write in strong support of H.R. 3799, the *CHOICE Arrangement Act*. This legislation would improve health insurance affordability and flexibility for small business owners and their employees. **H.R. 3799 will be considered an NFIB Key Vote for the 118th Congress.**

For four decades, NFIB members have ranked the rising cost of health insurance as their top concern. This problem has now become a crisis, with 98% of small employers citing that their ability to provide health insurance benefits to their employees will become unsustainable in the next 5-10 years. This unsustainability poses a great threat to Main Street businesses in their ability to remain competitive.

H.R. 3799 will help small businesses and their employees by increasing coverage options, lowering health insurance costs, and creating certainty. Allowing small businesses to pool resources together for the purposes of forming a group health plan will level the playing field between large corporations and small employers who are subject to more benefit requirements and lack the bargaining power their larger counterparts enjoy.

Additionally, this legislation will create much-needed certainty for employers seeking to offer employees tax-preferred funds to purchase insurance in the individual market, an arrangement strongly supported by small business owners as 84% of NFIB members support policies allowing individuals to use tax-preferred dollars to pay for health insurance premiums. The legislation will also foster an environment that supports and encourages small businesses to explore self-insurance as a viable option.

NFIB strongly supports H.R. 3799 and will consider the legislation an NFIB Key Vote for the 118th Congress.

Sincerely,

A handwritten signature in black ink that reads "Kevin Kuhlman".

Kevin Kuhlman
Vice President, Federal Government Relations
NFIB