



January 11, 2018

The Honorable Kevin Brady
Chairman, Committee on Ways and Means
U.S. House of Representatives
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Brady:

On behalf of the National Federation of Independent Business (NFIB), the nation's leading small business advocacy organization, I write to encourage the Committee on Ways and Means to consider bills to provide timely relief from rising health insurance costs by delaying problematic taxes and penalties, some of which restarted this year.

Rising health insurance costs are small business owners' top problem, according to the NFIB Research Center's *Problems and Priorities* survey. Small business owners continue to face escalating health insurance premiums, which divert resources away from investing in their businesses and employees. The small business health insurance tax and medical device tax returned in 2018, contributing to these increased costs. This year is also the first year of employer mandate enforcement, adding another costly burden to certain small business owners.

Fortunately, recently introduced legislation to suspend healthcare taxes and penalties would reduce health insurance costs, providing relief for small business owners and employees.:

- H.R. 4620 delays the small business health insurance tax until 2020 and provides a rebate to individuals for the 2018 calendar year
- H.R. 4616 suspends the employer mandate until 2019 and the Cadillac tax until 2021
- H.R. 4617 delays the medical device tax until 2023

We look forward to working with the Committee on Ways and Means to advance these bills to lower the cost of health insurance and healthcare.

Sincerely,

A handwritten signature in black ink that reads "Juanita D. Duggan". The signature is fluid and cursive, with a long horizontal line extending from the end of the name.

Juanita D. Duggan
President & CEO
NFIB