

SUPPORT AND STRENGTHEN EMPLOYER-SPONSORED INSURANCE

BACKGROUND

Every American deserves access to affordable, quality health coverage, but healthcare costs are out of control. The Council believes we should improve what's working and fix what's broken. Congress should focus on reigning in healthcare costs for every American, no matter where they get their insurance. The more than 180 million Americans with employer-sponsored insurance should be allowed to keep their coverage options, and we must do more to improve the system for every American. When the free market and public programs work together to bring down the cost of care, we believe the U.S. can expand access to high-quality care for every American.

THE ISSUE

A single-payer, Medicare for All model would significantly disrupt how the majority of Americans receive their health insurance. The Council supports strengthening the insurance of 180 million Americans receiving coverage on the employer-provided insurance market.

COST, CHOICE AND COMPETITION

- **Choice:** Consumers in the United States have more personal choices than anywhere else in the world when it comes to insurance, doctors and treatments.
- **Benefits:** More than 290 million Americans have insurance coverage that covers essential benefits, and everyone is guaranteed by law to be treated when their life or health is in danger.
- **Employer Contributions:** More than 180 million Americans have the ability to access healthcare coverage through their employers – with the average employer paying more than 70% of the cost of each employee's coverage.

Americans are most concerned about healthcare costs. When discussing costs, it is important to acknowledge the problem, promote choice and competition, and commit to working together. The majority of people prefer to fix or expand what currently works rather than increase the role of government in healthcare. As a result, Americans have three main concerns about Medicare for All and its related proposals: higher taxes, lower quality and longer wait times.

- **Taxes:** A single-payer system would be funded by raising taxes on hard-working Americans by billions of dollars every year. Medicare for All would cost more than the U.S. government spent on the military, healthcare, social security and other entitlement benefits combined last year.

- **Quality:** Single-payer healthcare systems overseas provide lower quality of care than what American patients receive, and current government-run programs in the U.S. have worse quality outcomes than private plans.
- **Wait times:** It happens in other countries with single-payer plans: patients wait a long time for treatment and have less access to medical specialists and experts.

OUR POSITION

The Council believes that all Americans deserve access to affordable health coverage and high-quality care. The Council believes we should remove politics from healthcare and work together to improve what's working and fix what isn't.

Healthcare decisions should be made by patients and their doctors – not politicians and bureaucrats. Whether it's called Medicare for All, single-payer, or a public option, one-size-fits-all healthcare will mean all Americans have less choice and control over their doctors, treatments and coverage. It will mean higher taxes for hardworking families, longer wait times and lower quality of care for patients.

To improve the current U.S. healthcare system, The Council proposes:

- Strengthening employer-provided coverage
- Repealing the 40% excise tax ("Cadillac Tax") on generous health plans by cosponsoring H.R. 748
- Stabilizing the individual marketplace
- Protecting the healthcare safety net provided by Medicaid

ABOUT US

The Council of Insurance Agents & Brokers is the premier association for the top regional, national and international commercial insurance and employee benefits brokerage firms worldwide. Council members are market leaders who annually place 85 percent of U.S. commercial property/casualty insurance.

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