

July 16, 2013

United House of Representatives  
Washington, D.C. 20510

Dear Representative:

On behalf of the 22 million self-employed, 4.6 million micro-business owners and their employees, the **National Association for the Self-Employed (NASE)** and the undersigned organizations request your support of H.R. 2668, *Fairness for American Families Act*, which would delay for one year the individual coverage requirement included in the Affordable Care Act.

The NASE for many months has been critical of the readiness of Exchanges, both state-operated and federally-facilitated. The reality of the situation is that there is a significant amount of key information missing that would inform America's smallest businesses and their employees, who purchase coverage in the individual health insurance market, as to how they would comply with the coverage requirements within the new health marketplaces. As it stands, there is little to no information regarding participating insurance carriers and premium costs in Exchanges, further exasperating the sentiment that the marketplaces will have significant challenges in educating and attracting consumers during the open enrollment process.

For the self-employed and micro-business community, the cost of health coverage is the deciding factor in whether they chose to purchase health insurance for themselves and their families, as well as provide a financial contribution to their employees for health costs. At present, our members find themselves in the unfortunate situation of being unable to plan for the expense of health insurance come 2014 due to the lack of information on health insurance premiums.

The NASE and the undersigned organizations feel strongly that a one-year delay of the individual coverage requirement would allow for a more thoughtful and robust education on the new requirements and options brought on by the implementation of the health reform law as well as the new enrollment process.

Health insurance coverage is one of the largest expenditures of America's smallest businesses and an economic decision for many that should be made based on accurate and timely information. We estimate that nearly 6.2 million self-employed business owners are currently without coverage, and their successful integration into the exchange marketplace is key to the overall success of ensuring all Americans can access affordable and comprehensive health insurance. The Administration's efforts to rush the launch of the Exchanges and require coverage in 2014 is short-sighted and will ultimately lead to the failure of the key tenants of the Affordable Care Act, negatively impacting small business and our nation's economy.

It is our belief that a delay of the individual coverage requirement would provide much needed time for the Department of Health and Human Services, the Department of Treasury, and state governments to launch their Exchange marketplaces effectively, allowing America's smallest businesses and their employees the time to make the right decision for them, without penalty.

Respectfully,