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FOR IMMEDIATE RELEASE

Coalition to Protect and Promote AHPs Formed to Collaborate with Federal, State Policymakers

Chris Vest | ASAE

WASHINGTON – Members of The Coalition to Protect and Promote Association Health Plans are committed to working with federal and state policymakers to strike the right balance between regulating “association health plans” and providing the appropriate level of flexibility to allow organizations to provide comprehensive AHP health coverage to their small employer and self-employed individual members.

The Coalition is currently comprised of 16 like-minded organizations that believe employees of small employers and independent contractors deserve quality coverage with strong consumer protections. Our Coalition intends to develop standards and principles that other organizations operating an AHP should follow, and we plan to fight against fraudulent actors to ensure the AHP market evolves into a viable, successful marketplace.

Member organizations on the coalition’s steering committee include: the American Farm Bureau Federation; American Society of Association Executives; American Veterinary Medical Association; Associated Employers Benefit & Trust; Association of Web-Based Health Insurance Brokers; Financial Services Institute; Foundation for Government Accountability; Indiana Credit Union League; International Franchise Association; Michigan Dental Association; National Apartment Association; National Association of REALTORS®; NFIB; National Restaurant Association; National Marine Manufacturers Association; and the Transportation Intermediaries Association.

On June 21, 2018, the Department of Labor issued final regulations that would allow national trade associations and franchisee-based corporations to offer small employer and/or independent contractor members the same type of health coverage “large” employers offer to their employees. This coverage – provided through an AHP – could be offered on a nationwide basis. The final DOL regulations also allow local Chambers of Commerce and other similar associations with members that do not share the same industry to offer “large group” AHP coverage to their members located in the same state or metropolitan area.

With this new flexibility, members of The Coalition to Protect and Promote Association Health Plans intend to work constructively and collaboratively with federal and state regulators to accomplish a single goal - protect employees and independent contractors by ensuring they have access to quality and affordable health coverage.

Quotes from Coalition Steering Committee Members:

American Farm Bureau Federation:

“America’s farmers and ranchers work hard every day to contribute to the health of our nation, yet they often find themselves excluded from the affordable health insurance they need for

themselves, their families and their employees,” said American Farm Bureau Federation President Zippy Duvall. “We must find a better way for independent business owners to get the health care and coverage they need: AHPs can bring much-needed flexibility to the marketplace in rural America by allowing farmers and ranchers to band together for affordable plans.”

American Society of Association Executives (ASAE):

“AHPs are an innovative way to help small businesses and their employees enjoy the same competitive advantages and access to quality, affordable coverage enjoyed by large corporations,” said ASAE President and CEO John Graham, FASAE, CAE. “While the DOL rule opens the door to expanding AHPs as a viable option for healthcare coverage, there is some work that needs to be done to refine and improve the general precision of the rule and partner with state regulators to make sure there is uniformity in the rule across the country.”

American Veterinary Medical Association:

“Healthcare is one of the issues that can keep veterinarians up at night. Many veterinarians are small business owners, which means they don’t have the same healthcare options as some other professionals. That’s why association health plans are so important to the veterinary profession, and why the AVMA is committed to advancing quality association health plans for our members and their employees.” - Dr. John de Jong, AVMA President

Financial Services Institute:

“Our financial advisor and small firm members are in great need of quality, affordable healthcare,” FSI said. “We should be doing everything possible to lower rates and offer quality plans for as many Americans as possible. Our coalition will work tirelessly to ensure access goes up and rates come down.”

Foundation for Government Accountability:

“Small employers are struggling to afford health insurance coverage, most of which are not required but choose to provide health insurance to their employees. AHPs offer a great opportunity for small employers to band together and gain the critical mass and buying power enjoyed by large employers. Responsible AHPs working collaboratively with federal and state regulators can expand access to affordable health care to millions of Americans,” explains Joel Allumbaugh, Visiting Senior Fellow, The Foundation for Government Accountability.

International Franchise Association:

“Association Health Plans can help deliver high-quality, cost-effective health care for millions of Americans and the franchise business model is uniquely suited to create plans for millions of Americans. IFA is pleased to be a part of this coalition working to make health care more affordable for small business owners and employees,” said Matt Haller, IFA’s Senior Vice President of Government Relations and Public Affairs.

National Association of REALTORS®:

“After years of advocating for better health insurance options for independent contractors and small business owners, NAR welcomed the Department of Labor’s ruling expanding access to association health plans. With the help of state regulators, America’s self-employed real estate professionals may now have the opportunity to purchase health insurance through a group health plan, taking advantage of economies of scale that may substantially improve access to care,” said National Association of Realtors® President Elizabeth Mendenhall, a sixth-generation Realtor® from Columbia, Missouri and CEO of RE/MAX Boone Realty.

National Restaurant Association:

“Nine out of ten restaurants are small businesses, and our people are our greatest asset. The National Restaurant Association is proud to offer the Restaurant & Hospitality Association Benefit Trust (RHA Trust) to help small businesses and their employees access affordable, quality health insurance through an association health plan (AHP). We appreciate the U.S. Labor Department’s efforts to expand access to AHPs and look forward to working with states on solutions-oriented policy,” said Clinton Wolf, Senior Vice President of Health & Insurance Services at the National Restaurant Association.

National Marine Manufacturers Association:

“Access to an association health plan (AHP) provides the recreational boating industry’s hundreds of small marine businesses the opportunity to offer quality and affordable health insurance to their employees and their families. We look forward to working closely with the coalition’s steering committee and policymakers on the state level to expand access to association health plans across all state lines,” said Thom Dammrich, president of the National Marine Manufacturers Association.

Transportation Intermediaries Association:

“We support the Coalition to Protect and Promote Association Health Plans because of its focus on small businesses with multi-state locations that will finally be able to offer the same level of affordable health insurance coverages to all their employees across state lines as large corporations. This will result in significant savings in costs and reduction in regulatory burdens and allow these businesses to hire more employees. “Ninety-five percent of our members are family-owned businesses,” says Robert Voltmann, President and CEO of TIA, “so this initiative will have a huge impact on a lot of families that have struggled getting healthcare affordably.”

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About The Coalition to Protect and Promote Association Health Plans

The Coalition to Protect and Promote AHPs is comprised currently of 15 like-minded organizations that are interested in offering quality, comprehensive health coverage to small employers and self-employed individuals through AHPs. Member organizations on the coalition’s steering committee include: the American Farm Bureau Federation; American Society of Association Executives; American Veterinary Medical Association; Associated Employers Benefit & Trust; Association for Web Health Insurance Brokers; Financial Services Institute; Foundation for Government Accountability; Indiana Credit Union League; International Franchise Association; National Apartment Association; National Association of REALTORS®; NFIB; National Restaurant Association; National Marine Manufacturers Association; and the Transportation Intermediaries Association.