

June 25, 2021

## Support the Increasing Health Coverage through HRAs Act, H.R. 4123

On behalf of FreedomWorks' activist community, I urge you to contact your representative and ask him or her to cosponsor the Increasing Health Coverage through HRAs Act, H.R. 4123, introduced by Rep. Dan Bishop (R-N.C.). This bill would codify the Trump administration's 2019 HRA rule and empower employees to take greater ownership of their health coverage.

The health reimbursement arrangement (HRA) rule was a significant boost for small- and mid-sized businesses across the United States by providing flexibility for employers and their workers in the insurance marketplace. Importantly, it provided a means for employees to take ownership of their insurance plans, making health insurers more responsive to their needs, rather than a third-party payer like an employer.

The restriction on HRAs is a relic of the Obama administration's regulatory overreach, and must be prevented by codifying the Trump-era rule into law.

Permitting employers to offer HRAs for employees' purchase of private insurance increases access to quality coverage, and gives consumers more meaningful choices. Providing more options and more flexibility to Americans and allowing their health coverage to reflect their individual needs should be a priority for lawmakers.

The codification of the Trump administration's HRA rule into law is a common-sense measure that supports giving many Americans access to the health coverage that is best suited for their individual needs, while at the same time getting the government out of the way of this end goal.

For these reasons, I urge you to contact your representative and ask him or her to cosponsor the Increasing Health Coverage through HRAs Act, H.R. 4123.

Sincerely,

Adam Brandon

President, FreedomWorks