



January 27, 2014

Senator Mark Begich
111 Russell Senate Office Building
Washington, D.C. 20510

Dear Senator Begich:

The undersigned members of the Council for Affordable Health Coverage (CAHC) are pleased to support S. 1729, The Expanded Consumer Choice Act. Starting in 2015, this much-needed legislation would create a new tier of coverage in the form of “copper plans” to those metallic-tiers already available under the Affordable Care Act (ACA).

We believe this legislation would give consumers more affordable coverage options than are currently available and potentially encourage small businesses to retain their employee plans, which may in turn lower taxpayer costs.

We are pleased the new copper plans created by your bill will require a 50 percent actuarial value, ensuring that at least half of the costs of covered medical services will be paid by insurers, and that consumers who purchase these plans may qualify for premium credits and cost-sharing subsidies.

At a time when individuals and families are struggling to afford coverage, your bill would lower premiums by 17 percent compared to the bronze plans currently offered in the exchanges, based on an analysis commissioned by CAHC. Clearly, this would be much needed relief for hard working Americans and would increase the likelihood of small businesses retaining the health insurance coverage they currently provide to their employees.

Again, we are pleased to express our support for S. 1729. We look forward to working with you to help ensure consumers gain access to more affordable coverage options.

Sincerely,

Communicating for America
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Small Business & Entrepreneurship Council
National Association for the Self-Employed
National Association of Manufacturers
National Retail Federation
The National Grange