National Association of Health Underwriters

America's Benefits Specialists

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NAHU Supports Employer-Sponsored Health Insurance

(Arlington, VA) -- Many Americans are covered by a private health insurance plan and most have health insurance through their employer. The U.S. employer-based health insurance market provides insurance coverage to nearly two-thirds of the population under 65.

The National Association of Health Underwriters (NAHU) has produced a short two-page paper entitled "Position Statement in Support of Employer-Sponsored Health Insurance" to explain why retaining and improving the employer-based system should be a component of any health care system reform solution.

To view the publication click on the following link:
http://www.nahu.org/legislative/charts/esi%20position%20final.pdf

"For the majority of Americans under the age of 65, employer-sponsored health insurance is a dependable, reliable and cost-effective method for attaining high-quality health insurance coverage," said Janet Trautwein, Executive Vice President and CEO of NAHU. "While under no federal legal obligation to do so, 99 percent of large firms (200 or more workers) and more than 83 percent of large firms with 25 or more workers offer health benefits.

"Offering health coverage to their workers not only increases the likelihood of a healthier workforce and provides incentives when attracting workers to the company, but also provides a number of economic efficiencies to the employer. Group purchasing power helps employers obtain preferential pricing and provide benefits that are generally much more extensive than what is available to consumers spending a similar amount in the individual market.

"To help encourage employer-sponsored health insurance, the current federal Tax Code provides an exclusion from gross income of the individual's group health insurance coverage premium paid by an employer. NAHU strongly supports employers making voluntary contributions toward the cost of their employees' health insurance coverage, and we believe the preservation of the current federal employer deduction and employee exclusion is critical in ensuring a healthy insurance market."

The National Association of Health Underwriters represents more than 20,000 professional health insurance agents and brokers who provide insurance for millions of Americans. NAHU is headquartered in Arlington, VA. For more information, visit our web site at www.nahu.org.

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