



July 24, 2018

The Honorable Paul Ryan  
Speaker  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Nancy Pelosi  
Democratic Leaders  
U.S. House of Representatives  
Washington, DC 20515

Dear Speaker Ryan and Democratic Leader Pelosi:

I write to share the strong support of the National Retail Federation (NRF) for H.R. 6311, the Increasing Access to Lower Premium Plans and Expanding Health Savings Accounts Act of 2018, and H.R. 6199, the Restoring Access to Medication and Modernizing Health Savings Accounts Act of 2018. **Please note that NRF may consider votes on H.R. 6311 and H.R. 6199 and related procedural motions as Opportunity Index Votes for our annual voting scorecard.**

The National Retail Federation is the world's largest retail trade association. Based in Washington, D.C., NRF represents discount and department stores, home goods and specialty stores, Main Street merchants, grocers, wholesalers, chain restaurants and Internet retailers from the United States and more than 45 countries. Retail is the nation's largest private sector employer, supporting one in four U.S. jobs – 42 million working Americans. Contributing \$2.6 trillion to annual GDP, retail is a daily barometer for the nation's economy.

NRF has long sought to ease access to affordable health coverage for retail employees. Given that more than 20 million Americans are covered by high deductible health plans paired with a Health Savings Account (HSA), greater flexibility in their use is particularly important. NRF strongly supports H.R. 6311 and H.R. 6199 toward that end.

These bills advance positive change for employees and employers alike. Among other provisions, Representative Roskam's H.R. 6311 would delay imposition of the Affordable Care Act's Health Insurance tax or HIT which disproportionately affects small businesses. It would also allow working Medicare Part A eligible individuals to continue to contribute to HSAs. NRF is skeptical of the need to increase the maximum contribution limit for HSAs and would prefer instead that investment go to increase the allowance for chronic conditions in H.R. 6199.

Representative Jenkins' H.R. 6199 takes many long overdue and bipartisan steps to modernize HSAs. For example, H.R. 6199 makes a small investment (\$250 for individuals, \$500 for families) in first dollar coverage for chronic care. In addition, H.R. 6199 provides additional flexibility for retail and onsite clinics, which can serve an important role as a more convenient care option. Allowing reimbursement for certain over-the-counter medical products is both fair and

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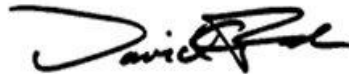
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appropriate. NRF also supports direct primary care arrangements and the limited allowance for physical activity, fitness and exercise.

It is unfortunate that this package fails to fully repeal the ACA's HIT and Cadillac taxes. We are skeptical of efforts to fully repeal the ACA's Medical Device tax alone, believing that relief from these three ACA taxes should proceed together. NRF urges that Congress fully repeal all three of these ACA taxes.

We believe H.R. 6311 and H.R. 6199 will advance flexibility for retail employees with HSAs and strongly urge your support for both bills.

Sincerely,

A handwritten signature in black ink, appearing to read "David French". The signature is stylized and cursive.

David French  
Senior Vice President  
Government Relations

cc: Members, U.S. House of Representatives