

NCA's Sample Health Care Letter

(DO NOT EDIT HERE; COPY, PASTE AND THEN EDIT)

Dear Representative _____:

I am writing today to express my opposition to H.R. 3590, the Patient Protection and Affordable Care Act and H.R. 4872, the Health Care and Education Affordability Reconciliation Act, accompanying it.

I am the General Manager/President of a private club in your home district and I employ _____ employees at my club. While I strongly agree that changes must be made to America's health care system, I believe that the proposed plan will have a devastating impact on my business, my employees and my members.

Under the health care reconciliation bill being debated,

1. **Clubs with 50 or more full-time employees are required to offer health insurance to those employees, including seasonal workers, or be fined \$2,000/employee. Also, clubs must count their part-time workers when determining whether they reach the full-time employee threshold. And, even if a club does offer insurance, it could still be hit with a \$3,000 fine if the insurance is too costly.**
 - Some clubs just cannot afford to offer health insurance and most do not offer it to workers who will be with a club only during the high season. With this mandate, clubs will have a significant increase in their insurance costs and will not be able to satisfy them without implementing cost cutting measures, including reductions in their workforce.
2. **Clubs will be saddled with a new \$6 billion annual (\$60 billion over ten years) small business health insurance tax that will fall almost exclusively on businesses that purchase in the fully-insured market.**
 - While the tax may be levied on insurance companies, a Congressional Budget Office report confirms the tax will be passed through to consumers in the form of higher premiums. This means clubs, their employees, their individual members and those members' small businesses will all see higher costs for health insurance.
3. **The legislation increases the federal payroll tax and creates a brand new 3.8% "payroll" tax for individuals making \$200,000/year and for couples making \$250,000/year – those who traditionally join private clubs.**

- These new taxes mean club members will have less disposable money to spend at their club. That will directly impact the private club industry's bottom line and will jeopardize thousands of jobs throughout your district.

Something must be done to curb the ever-expanding health insurance and health care costs in this country, but I do not believe this reform package will do that.

I continue to support Congressional efforts to create a less costly and more incremental reform bill that will improve access to quality, affordable health care. Such a measure should establish ways for small businesses to pool together and purchase insurance across state lines, create less expensive and more streamlined benefit packages, and mandate meaningful medical liability reform.

Unfortunately, these proposals were not included in the plan that will be voted on in the next few days. Therefore, I urge you to vote "no" on H.R. 3590, the Patient Protection and Affordable Care Act and "no" on H.R. 4872, the Health Care and Education Affordability Reconciliation Act.

Sincerely,