

U.S. Chamber of Commerce

Increase health care access and health IT adoption through business incentives

Organization Description: The U.S. Chamber of Commerce is the world's largest business federation, representing businesses of various sizes, industries and geographies. The Chamber also includes among its members association groups and local Chambers of Commerce. The Chamber lobbies for policies that support business interests through its litigation center, political action committee, policy think tank, international trade group, Center for International Private Enterprise, grassroots trade education program, Institute for a Competitive Workforce and Business Civic Leadership Center.

Proposal Summary: The U.S. Chamber of Commerce's health care policy priorities for 2006 and 2007 focus on private sector strategies to expand health insurance coverage and reduce costs. In addition to their own proposal, the U.S. Chamber of Commerce has joined the Health Coverage Coalition for the Uninsured (HCCU)¹ to promote principles to reform the U.S. health care system.

- **Coverage:** The Chamber of Commerce lobbies to expand health insurance options for businesses, including expanding the use of health savings accounts (HSAs). The Chamber also supports making health insurance premiums tax deductible for individuals and self-employed workers. The Chamber recommends establishing small business health plans, also known as association health plans, to permit small businesses to pool together to offer insurance coverage to employees without regard to state mandates. It recommends amending the federal "use it or lose it" rules for flexible spending accounts to allow individuals to roll over benefits beyond the current 2½ month allowance.

HCCU's proposal initially aims to remove barriers for children to enroll in established public programs. The plan would also give tax credits to families to help offset the cost of purchasing health insurance for all children. The second phase of the initiative concentrates on expanding Medicaid eligibility to cover all adults with incomes below the federal poverty level. For those with higher incomes, HCCU recommends establishing a refundable tax credit to help cover the cost of private insurance.

- **Wellness and Prevention:** The Chamber advocates for federal tax credits for employer-sponsored wellness programs.
- **Health IT:** The Chamber encourages greater health IT adoption, including electronic medical records, decision support mechanisms and claims monitoring. It also supports a national standard for e-prescribing. The Chamber presses for national uniformity and pre-emption of state privacy requirements beyond the Health Insurance Portability and Accountability Act standards. It supports creating exemptions to Stark self-referral regulations and anti-kickback restrictions to include the provision of technology for health systems, outpatient providers, pharmacies and payers.
- **Quality:** The Chamber supports moving toward performance-driven Medicare reimbursement for physicians.
- **Cost:** The Chamber of Commerce supports finding non-legislative solutions to rising health care costs. The Chamber also supports comprehensive medical liability reform, including

¹ The HCCU is comprised of sixteen national organizations that play leading roles in every aspect of federal health policy, including health plans, provider groups, advocacy organizations, a business alliance, and a pharmaceutical manufacturer.

caps on non-economic damages and limits on attorneys' fees, while not expanding liability for employers and health plans. HCCU would fund its proposal through the expansion of public programs and refundable tax credits for individuals.

Proposal Date: 2006-2007

Source: U.S. Chamber of Commerce Policy Priorities 2007, <http://www.uschamber.com/issues/priorities/default.htm?n=tb>; U.S. Chamber of Commerce Policy Priorities for 2006, <http://www.uschamber.com/issues/priorities/healthcare.htm>; HCCU: Press Release, 2007, http://www.coalitionfortheuninsured.org/news/pressrelease_20070118.html.