

**Congress of the United States**  
**Washington, DC 20515**

December 1, 2015

Commissioner Mike Kreidler  
Washington State Office of Insurance Commissioner  
PO Box 40255  
Olympia WA 98504-0255

Dear Commissioner Kreidler:

We are writing to express our support for Association Health Plans that have, for decades, provided high quality health care to hundreds of thousands of Washingtonians. Association Health Plans allow small businesses to leverage their purchasing power to buy high quality and affordable health insurance in the large group market. These plans provide small businesses and their employees the same opportunities to healthcare coverage as large corporations and help contain health care costs.

Small employers are a major driver of our economy. According to the Small Business Administration, Washington's small businesses employ 1.2 million -- over half -- of Washington's private workforce. In our tight labor market, small firms with fewer resources must compete with larger companies for talent and being able to offer a competitive benefit package is essential. These employers are not mandated to offer health coverage but many of them do so voluntarily through Association Health Plans. Additionally, association plans provide service and administrative support typically not available in the small group market which facilitates enrollment and access.

Allowable under federal and state law, Association Health Plans have been offered for decades. Based on their popularity with small employers and enrollment figures, Washington's fully-insured association plans have been particularly successful. Figures from your office indicate that approximately 500,000 people are enrolled in Association Health Plans through their employer.

Earlier this year constituents contacted us worried that they might lose their Association Health Plan coverage. We hope recent decisions regarding plan ratings and multi-industry associations remove uncertainty for people who receive their coverage through associations and the small companies that employ them.

We should preserve bipartisan, commonsense insurance market options for small employers, notably including Association Health Plans. It is in the best interest of the state that small businesses and their employees have a competitive, robust health insurance market to choose from. We are encouraged that the continued importance of Association Health Plans has been reinforced in recent rulings and settlement orders which underscore the viability and need for this valued option for small employers and families.

In order to reach our shared goals of better access for small employers, we encourage your support for Association Health Plans.

Sincerely,

  
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Jaime Herrera Beutler  
Member of Congress

  
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Derek Kilmer  
Member of Congress