



May 20, 2019

Representative John Yarmuth, Chairman  
House Committee on Budget  
204-E Cannon House Office Building Washington, DC 20515

Representative Steve Womack, Ranking Member  
House Committee on Budget  
507 Cannon House Office Building Washington, DC 20515

Dear Chairman Yarmuth and Ranking Member Womack:

I am writing on behalf of the National Association of Health Underwriters (NAHU), a professional association representing more than 100,000 licensed health insurance agents, brokers, general agents, consultants and employee benefits specialists. The members of NAHU work on a daily basis to help millions of individuals and employers of all sizes purchase, administer and utilize health insurance coverage. Our expertise lies in the technicalities of health-plan purchasing and administration and the real-world challenges consumers face therein. NAHU members are exceptionally well-versed on the coverage options that businesses of all sizes and individual consumers have available to them, as well as the plan choices they ultimately make.

Our expansive knowledge of health insurance markets and the consumers served by these markets leads us to oppose H.R. 1384, the Medicare for All Act of 2019, and all proposals to implement a government-run, one-size-fits-all healthcare system. This type of legislation would threaten the existing coverage of more than 180 million Americans, stripping them of their current plans and replacing their insurance with less choice and control over doctors, treatments and coverage, and higher taxes, longer wait times and lower quality of care.

The current healthcare system provides Americans with more personal choices than anywhere else in the world when it comes to insurance, doctors and treatments, while ensuring treatment if life or health is in danger. And more than 180 million Americans have access to healthcare coverage through their employers, with the average employer paying more than 70% of the cost of each employee's coverage. Enacting single-payer healthcare would threaten this choice, regardless of the scope of the proposal, from incremental approaches such as a public option or Medicare or Medicaid buy-in, to a more sweeping federal takeover of the entire healthcare system to implement a single standardized government-run plan.

Medicare for All would be prohibitively expensive. Any single-payer system would need to be funded by raising taxes on hard-working Americans by billions of dollars every year. Current estimates put the cost



of implementing such a plan at around \$32 trillion, with an average annual tax increase of \$24,000 per household. Despite the increase in taxes, these programs would provide lower quality of care than what American patients receive, as evident by current government-run programs in the U.S. with worse quality outcomes than private plans. And patients would face long wait times for treatment and have less access to medical specialists and experts.

We believe that every American deserves access to affordable, quality health coverage, but Medicare for All would not provide that. We believe Congress should focus on bringing down costs by promoting more choice and competition for all Americans, no matter where they get their insurance. When the free market and public programs work together to bring down the cost of care, we can expand access to high-quality care for every American.

As Congress considers proposals to reform the healthcare system, I urge you to consider the detriment that single-payer could have on the current system and the more than 180 million Americans with private insurance coverage. I encourage you to work on solutions that build on the strength and stability of the employer-provided health coverage that millions of Americans rely on today. I look forward to hearing from you on this important issue. If you have any questions about our comments, or if NAHU can be of assistance as you move forward, please do not hesitate to contact me at either (202) 595-0639 or [jtrautwein@nahu.org](mailto:jtrautwein@nahu.org).

Sincerely,

A handwritten signature in black ink that reads "Janet Stokes Trautwein". The signature is fluid and cursive, with a large loop at the end of the last name.

Janet Stokes Trautwein  
Chief Executive Officer  
National Association of Health Underwriters