



**National Association of Insurance and Financial Advisors**

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2901 Telestar Court • Falls Church, VA 22042-1205 • (703) 770-8188 • [www.naifa.org](http://www.naifa.org)

March 27, 2015

The Honorable Brett Guthrie  
United States House of Representatives  
2434 Rayburn Building  
Washington, D.C. 20515

The Honorable Tony Cardenas  
United States House of Representatives  
1510 Longworth Building  
Washington, D.C. 20515

Dear Representatives Guthrie and Cardenas:

The National Association of Insurance and Financial Advisors (NAIFA) applauds your efforts to amend the Affordable Care Act's definition of the small group market and provide a role for the states in addressing this issue.

Small businesses often rely on NAIFA members to advise them on appropriate health insurance and employee benefits coverage for their employees. H.R. 1624, the Protecting Affordable Coverage for Employees Act will ensure that small group markets remain defined as 1-50 employees rather than change to 1-100 employees on January 1, 2016. This bipartisan modification to the ACA will help NAIFA members continue to serve their small employer clients and avoid plan disruption for employers with 51-100 employees. Without a modification, employers with 51-100 employees will not be able to keep their current health care plans or purchase or renew plans that do not conform to the new regulations.

We look forward to continuing to work with you to enact H.R. 1624 and put in place meaningful reforms to help Americans meet their growing health insurance needs. Thank you again for your leadership.

Sincerely,

Juli Y. McNeely, LUTCF, CFP, CLU  
NAIFA President