



May 20, 2026

The Honorable Roger Williams
Chairman
Committee on Small Business
U.S. House of Representatives

The Honorable Nydia M. Velázquez
Ranking Member
Committee on Small Business
U.S. House of Representatives

Dear Chairman Williams and Ranking Member Velázquez:

On behalf of Thatch, I write in strong support of **H.R. 5498, the Small Business Health Options Awareness Act of 2026**. We thank Rep. Beth Van Duyne for sponsoring this legislation. The bill would direct the Small Business Administration (SBA) to share information about individual coverage health reimbursement arrangements (ICHRA) with small businesses through existing SBA outreach channels.

Thatch is a health benefits platform that works with employers to administer ICHRA budgets and helps employees shop for and enroll in ACA-compliant individual market plans. Most of the tens of thousands of employees we serve work for small businesses. We see firsthand how ICHRA put health benefits within reach for employers who had given up on traditional group plans.

H.R. 5498 deserves bipartisan support for three reasons:

- **ICHRA is a small business competitiveness tool**, giving small employers an affordable, sustainable way to recruit and retain talent without the volatility of small-group renewals.
- **ICHRA strengthen the individual market**, by bringing in new working-age lives and retaining ACA enrollees who might otherwise lose coverage as federal subsidies shrink, protecting the risk pool and reducing taxpayer costs from uncompensated care.
- **ICHRA policy is already bipartisan**. States from Connecticut to Mississippi to Wisconsin are advancing ICHRA tax credit legislation, with bills across the country attracting bipartisan sponsorship and near-unanimous votes.

Enacting H.R. 5498 would amplify these state efforts. A state tax credit serves its purpose only if employers know the option it rewards, and H.R. 5498 helps SBA reach exactly those businesses through the channels they already use.

As the bill moves forward, we urge Members on both sides of the aisle to support it. The bill fits SBA's mission and addresses a real information gap that limits small business competitiveness. This is exactly the kind of measure that should pass the House on a strong bipartisan vote.

Thatch is glad to be a resource as Congress considers this legislation. Please contact our Head of Policy, Bruce Johnson at bruce@thatch.com, with any questions. Thank you for your consideration.

Sincerely,

Chris Ellis
Chief Executive Officer
Thatch

Attachments: (1) H.R. 5498 FAQ (2) Summary of State ICHRA Tax Credit Legislation