

May 19, 2026

The Honorable Beth Van Duyne
U.S. House of Representatives
Washington, D.C. 20515

Dear Congresswoman Van Duyne:

On behalf of eHealth Inc., a leading private online insurance marketplace, I am writing in strong support of H.R. 5498, the “Small Business Health Options Awareness Act,” which ensures the Small Business Administration disseminates information from federal agencies about Individual Coverage Health Reimbursement Arrangements (ICHRA). For nearly 30 years, eHealth has helped individuals, families and employers find and keep the health coverage they need guided by licensed advisors and innovative technology support. eHealth has been meeting growing demand for ICHRAs from employers of all sizes to help them address the diverse needs of their workforces. We urge the Small Business Committee’s passage of this measure.

ICHRA are a win-win for both working families and the entities contributing toward their health benefits. Employees are able to acquire coverage which has the providers, medication, and services they require and prefer. Employers gain predictable health benefit expenses as well as reduced overhead for plan administration. Moreover, non-sponsoring small businesses have a low-barrier way to start offering a health coverage benefit.

According to research eHealth conducted nationwide in February 2026 of more than 1,500 Americans, nearly all those under age 65 (97%) say that finding the right plan for their needs is more important than having the same plan as coworkers or family members. Additional research eHealth conducted in August 2025 of more than 500 small to mid-sized businesses (<500 employees) found that most think an ICHRA-style model makes more sense than arranging a traditional group plan: 75% of respondents say employers should make defined monetary contributions for employees to use toward purchasing their own coverage, rather than sponsoring a employer-based group health plan. Two-thirds (66%) of those not currently offering group health benefits say they would contribute toward the cost of employee-purchased health insurance premiums if there was a way to do so.

ICHRA open an entirely new range of options for employees and the potential for much greater satisfaction with their selection as their life needs evolve. We urge Congress’s broad support for your measure and thank you for your attention to the needs of employers when seeking health care solutions for their workforces.

Sincerely,



Kate Sullivan
Vice President, Government Affairs
eHealth, Inc.