

CHAMBER OF COMMERCE  
OF THE  
UNITED STATES OF AMERICA

R. BRUCE JOSTEN  
EXECUTIVE VICE PRESIDENT  
GOVERNMENT AFFAIRS

1615 H STREET, N.W.  
WASHINGTON, D.C. 20062-2000  
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April 29, 2014

TO THE MEMBERS OF THE U.S. HOUSE OF REPRESENTATIVES:

The U.S. Chamber of Commerce, the world's largest business federation representing the interests of more than three million businesses of all sizes, sectors, and regions, as well as state and local chambers and industry associations, and dedicated to promoting, protecting, and defending America's free enterprise system, strongly supports H.R. 4414, the "Expatriate Health Coverage Clarification Act of 2014," which would preserve the ability of America's businesses to provide and citizens to obtain appropriate health care coverage as they conduct business and live overseas. This important bill would protect the ability of American companies to provide, and workers to obtain, coverage abroad that has historically been offered and valued. The Chamber also commends the bill's bipartisan sponsors for addressing the concerns of some by clarifying the bill's scope.

The PPACA was designed to improve access to coverage and health care services for people in the United States and to strengthen this nation's health care system. Whether it will accomplish these goals remains to be seen. However, it was certainly not intended and must not be misconstrued to disadvantage American companies either operating or employing individuals in other countries or selling products abroad. To ensure that this unintended consequence does not occur and to protect the coverage and opportunities of American workers, American employers, and American products abroad, the Chamber urges you to pass H.R. 4414 to explicitly exempt expatriate plans from the myriad of PPACA requirements.

Applying these mandates to international plans would not only be extremely difficult and complex from an operations standpoint due to the global nature of this type of coverage, but would also place American businesses and expatriate American employees at a disadvantage in the global marketplace. Requiring American companies that operate around the globe and their foreign-based employees to buy more costly coverage would unfairly benefit foreign competitors and foreign employees. Such PPACA-compliant expatriate plans are not expected to be cost-competitive, in many instances may not provide global coverage, and likely would not comply with applicable local laws. Because of conflicting requirements between these new mandates and the laws of other countries, an employer may also have to purchase multiple policies with overlapping coverage or risk noncompliance with one or more nations' laws. Congress must protect the ability of American companies and their expatriates to purchase and offer appropriate and valued plans that have long been part of how the U.S. operates in the global marketplace.

The Chamber continues to champion health care reform that builds on and reinforces the employer-sponsored system while improving access to affordable, quality coverage. **The**

**Chamber urges you and your colleagues to support H.R. 4414, and may consider including votes on, or in relation to, this bill in our annual *How They Voted* scorecard.**

Sincerely,

A handwritten signature in black ink, appearing to read "R. Bruce Josten". The signature is fluid and cursive, with the first name "R." and last name "Josten" being more prominent than the middle name "Bruce".

R. Bruce Josten