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Council unveils 'five Cs' for independent worker benefits policy

'New economy' policies for health, retirement benefits must build on what works

WASHINGTON, DC - "Everyone agrees that health and retirement coverage are important components of personal financial security. As lawmakers explore ways to expand coverage for those outside of the traditional workforce, they would be wise to take the advice of experienced employer plan sponsors," said Jason Hammersla, Council vice president, communications, upon release of [The Five "Cs": Principles for Policymakers Regarding Benefits and Independent Workers](#).

"These core principles, developed over the course of many months, represent the consensus views of the Council's diverse employer membership, comprised of more than 220 of the world's largest corporations," Hammersla said. "All legislative and regulatory proposals related to independent worker benefits will be evaluated based on these 'five C's.'"

According to the Council's principles, public policy should focus on:

- **Choice:** Recognize independent work as the product of a free labor market, addressing the desires of workers and companies that benefit from such services.
- **Coverage:** Allow companies to help independent workers obtain health and retirement coverage on a group basis.
- **Consistency:** Build on the federal framework for plan design and administration.
- **Cooperation:** Ensure that future policies support and enhance the existing and successful employer-sponsored benefit system.
- **Creativity:** Support company innovation for attracting and retaining talent.

These principles will be featured on [the New Economy/Transformation \(NEXT\) Center of the Council's website](#), which will also serve as a hub for other resources related to the independent, contingent and "gig" workforces.

"Employers do an excellent job of providing high-quality benefits coverage to employees at an affordable cost," Hammersla said. "Proposals to cover independent workers should build on the same framework and principles that have made the employer-based system so successful."

For more information on the Council's principles, contact Hammersla, at jhammersla@abcstaff.org or by phone at 202-289-6700 (office) or (202) 422-4652 (cell).

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The American Benefits Council is the national trade association for companies concerned about federal legislation and regulations affecting all aspects of the employee benefits system. The Council's members represent the entire spectrum of the private employee benefits community and either sponsor directly or administer retirement and health plans covering more than 100 million Americans.