

SHARED RESPONSIBILITY OF EMPLOYERS

A core value in the HELP Committee's *Affordable Health Choices Act* is the principle of "shared responsibility." To solve the nation's health care coverage and cost crises, everyone must be part of the solution – government, individuals, medical providers, insurance companies, pharmaceutical companies, and employers.

Most employers offer and provide quality health insurance coverage to their workers and those workers' families. These employers, especially smaller ones, need support to continue meeting this responsibility, and the *Affordable Health Choices Act* will provide significant new support. Other employers are not meeting their responsibilities, in whole by offering no coverage to any of their workers, or in part, by leaving a substantial part of their workforce without any coverage.

Repeated national polls demonstrate that most Americans want shared responsibility by all parties, including employers. Surveys show that two-thirds of Americans consistently support a requirement for employers to provide coverage to their workers or else pay an assessment to help support coverage for those workers.

The *Affordable Health Choices Act* sets a new framework to achieve shared responsibility:

- Employers who do not offer adequate coverage to their full-time workers will be assessed an annual fee of \$750 for each uncovered employee;
- Employers who do not offer adequate coverage to their part-time workers will be assessed an annual fee of \$375 for each uncovered employee;
- Firms with fewer than 25 employees will be not assessed;
- Employers must contribute at least 60 percent to the cost of monthly premiums to avoid the assessment;
- Assessments will be collected quarterly;
- The Secretary of Health & Human Services, in collaboration with the Secretaries of the Treasury and Labor, will establish rules and procedures to implement this requirement.