



July 21, 2025

The Honorable Rand Paul
U.S. Senate
295 Russell Senate Office Building
Washington, D.C. 20510

Dear Senator Paul:

On behalf of the U.S. Chamber of Commerce (“Chamber”), I am writing to express our strong support for the introduction of S. 1847, the Association Health Plans Act of 2025. This legislation represents a significant opportunity to expand access to affordable, high-quality health insurance for small businesses across America.

Under current law, many small employers face prohibitive barriers to affordable group coverage. This bill, which amends ERISA to treat associations as single, large group plans, empowers diverse groups to pool risk, negotiate lower premiums, and access expanded provider networks. It wisely includes safeguards, such as requiring associations to exist for at least two years, serve broader non-insurance purposes, and prohibits health status discrimination or denial of coverage for pre-existing conditions.

The Congressional Budget Office has previously estimated that AHP reforms could insure 400,000 uninsured individuals and shift over 3 million people from the individual marketplace into association plans, delivering expanded coverage without increasing federal spending.

Small businesses are the heart of America’s economy, yet they often face significant challenges when procuring affordable, high-quality insurance for their employees. The Association Health Plans Act offers a pragmatic, market-based solution by allowing small businesses and self-employed individuals to come together to negotiate in strength and unlocking the same economies of scale and bargaining power traditionally reserved for larger employers.

The Chamber applauds your leadership in championing legislation that delivers real world benefits to America’s job creators. We strongly urge all members of the Senate to support S. 1847 and reaffirm their commitment to supporting small businesses and their employees.

Thank you for your dedication to commonsense, pro-growth policy.

Sincerely,



Lexi Branson

VP of Health Policy

U.S. Chamber of Commerce

1615 H Street, NW
Washington, DC 20062-2000
uschamber.com