



Health Care Reform Priorities

Ø **Preserve ERISA Preemption**

The Employee Retirement and Income Security Act (ERISA) affords retailers the plan design flexibility and streamlined compliance costs needed in order to offer quality, affordable health coverage across state lines. ERISA is integral to ensuring that millions of employees and their families retain health coverage and it must be preserved.

Ø **Encourage Participation in Employer-Sponsored Plans**

Employer-sponsored health plans drive competition and lower the costs of coverage for everyone. RILA supports reform proposals which include subsidies for working adults who need assistance purchasing employer-sponsored plans.

Ø **Support a Health Insurance Exchange for the Uninsured**

Retailers believe the goal of creating a health insurance exchange is to provide the uninsured with access to care. RILA supports proposals which enable those without insurance greater choice and affordability to purchase plans, but cannot endorse any pay-or-play mandates which require employers to pay a subsidy to employees who turn down employer-sponsored coverage.

Ø **Consider a Tax Cap Based on an Actuarial Equivalence**

RILA recognizes the key to enacting health reform may be embracing the idea of shared responsibility among businesses, providers and individuals. We will therefore consider a responsible limit on employer-provided health coverage that is excludable from gross income. However, we cannot support any proposal aimed at shifting individuals from employer-sponsored to connector-based plans.

Ø **Allow for Benefit Design Flexibility**

Benefit design flexibility will preserve employers' ability to offer the best benefits for their unique workforce needs. RILA encourages policymakers to establish an independent body with authority to create a minimum standard of benefits for health plans which allows for an actuarial equivalent standard indexed to inflation.

Ø **Increase Wellness Incentives for Individuals**

Many retailers are investing in wellness programs and noticing real results in the form of healthier, more productive workforces and reduced health care costs. Based upon this success, we support federal incentives which motivate personal responsibility for well-being.

Ø **Support Convenient Care Clinics**

In-store and worksite clinics offer quality, inexpensive and convenient care for common illnesses and ailments by highly trained health providers. RILA supports legislation which increases clinic access and recognizes the critical role that nurse practitioners and physician assistants play in the growth of convenient care clinics.