AMERICAN FEDERATION OF LABOR AND CONGRESS OF INDUSTRIAL ORGANIZATIONS



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EXECUTIVE COUNCIL



RICHARD L. TRUMKA PRESIDENT

ELIZABETH H. SHULER SECRETARY-TREASURER

TEFERE GEBRE EXECUTIVE VICE PRESIDENT

April 8, 2014

Dear Representative:

On behalf of the AFL-CIO, I urge you to vote against the Expatriate Health Coverage Clarification Act. The bill is intended to make adjustments to the Affordable Care Act (ACA) to address the concerns of health plans serving expatriate workers and to retain American jobs, but we are concerned it could create serious gaps in important benefit protections for lawful permanent residents (green card holders) and people with nonimmigrant visas living and working in the United States.

As you know, this bill is intended to accommodate health plans serving workers who perform their jobs in multiple countries. It is reasonable that some flexibility be granted to these health plans to ensure that compliance with the insurance laws of more than one country does not create unreasonable inefficiencies and new costs.

Unfortunately, the bill could undermine benefit protections for 13 million green card holders, people with work visas, and individuals who were granted visas for humanitarian reasons. The bill exempts employers and insurers from abiding by ACA insurance coverage standards for these workers, allowing them to employ their own judgment in determining if coverage is adequate. Provisions to limit the exemption to plans solely-focused on covering expatriate workers are inadequate.

The primary goals of the Affordable Care Act include making major advances toward universal coverage and providing new guarantees of benefit coverage standards. We look forward to working with you to find ways of adjusting the ACA in a manner which preserves the insurance protections it offers to working families.

Sincerely,

William Samuel, Director GOVERNMENT AFFAIRS DEPARTMENT