

November 19, 2021

The Honorable Susie Lee United States House of Representatives 1113 Longworth House Office Building Washington, D.C. 20515 The Honorable Michelle Steel United States House of Representatives 365 Cannon House Office Building Washington, D.C. 20515

Dear Representatives Lee and Steel,

On behalf of The ERISA Industry Committee (ERIC), thank you for your leadership in introducing the *Telehealth Expansion Act of 2021* (H.R. 5981) to expand first-dollar coverage of telehealth services for employees enrolled in a high deductible health plan (HDHP) coupled with a health savings account (HSA). We appreciate your leadership in expanding access to telehealth services in the employment-based health coverage market.

ERIC exclusively represents the largest employers in the United States in their capacity as sponsors of employee benefit plans for their nationwide workforces. ERIC's member companies voluntarily provide benefits that cover millions of active and retired workers and their families across the country. With member companies that are leaders in every sector of the economy, ERIC is the voice of large employer plan sponsors on federal, state, and local public policies impacting their ability to sponsor benefit plans and to lawfully operate under ERISA's protection from a patchwork of different and conflicting state and local laws, in addition to federal law.

ERIC member companies are strong supporters of telehealth. Telehealth has not only served as an essential lifeline to care for millions of Americans during the pandemic, it has forever changed the way Americans get care. Utilization was bolstered by the provision under the CARES Act (P.L. 116-136), which amended the Internal Revenue Service HDHP rules to enable first-dollar coverage of telehealth services through December 31, 2021. Your legislation would permanently expand telehealth services to hardworking Americans instead of expiring at the end of 2021.

Large employers have been essential in connecting employees and their families to programs and care such as through telehealth benefits. ERIC's member companies have been pioneers in offering robust access to telehealth, but were stymied by outdated rules and regulations. Telehealth enables our beneficiaries to obtain the care they need, when and where they need it, affordably and conveniently. It reduces the need to leave home or work and risk infection at a physician's office, provides a solution for individuals with limited mobility or access to transportation, and has the potential to address provider shortages, especially related to mental health, and improve choice and competition in health care. Nearly every ERIC member company offers comprehensive telehealth benefits and did so long before the COVID pandemic. And most did in fact expand access after the CARES Act measure went into effect. Self-insured employers have been the early adopters and drivers of telehealth expansion and hope to continue to be leaders in this area. Your legislation will make the difference.

ERIC enthusiastically supports your legislation as we believe it will reduce barriers to care and increase access to telehealth services, overall improving health care and patient lives. We look forward to supporting your efforts on this significant issue for large employers, and their employees, retirees, and families.

Sincerely,

James P Delfand