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NABIP Statement on Passage of H.R. 1 – The One Big Beautiful Bill

(Washington, D.C.) – The National Association of Benefits and Insurance Professionals (NABIP) recognizes the historic passage of H.R. 1, *The One Big Beautiful Bill Act*. This sweeping legislation includes several critical health policy provisions with far-reaching impacts on employer-sponsored insurance, individual coverage, and the broader healthcare marketplace.

"This legislation includes several provisions that align with long-standing NABIP priorities," said NABIP CEO Jessica Brooks-Woods. "It acknowledges the importance of maintaining the employer-sponsored insurance tax exclusion and expands tools like HSAs that support consumer-directed care."

NABIP Celebrates the Following Wins:

- No new taxes on employer-sponsored healthcare and benefits
- Health Savings Accounts (HSAs) expanded to include Bronze and Catastrophic exchange plans
- HSAs now compatible with Direct Primary Care arrangements
- Permanent safe harbor for telehealth services before deductible
- Extension of small business deductions for small agencies and sole proprietors

Remaining Priorities for Future Congressional Action:

- Extension of Enhanced Premium Tax Credits for the individual market, set to expire at the end of 2025
- HSA expansion for working seniors
- Comprehensive Pharmacy Benefit Manager (PBM) reforms beyond Medicaid and Medicare
- Codifying Individual Coverage Health Reimbursement Arrangements (ICHRAs) into law
- Modernizing and clarifying ACA marketplace enrollment rules

"NABIP remains committed to supporting reforms that improve consumer choice, promote market stability, and recognize the critical role that agents and brokers play in guiding individuals, families, and employers through complex healthcare decisions," added Brooks-Woods. "We will continue to advocate for policies that protect and empower healthcare consumers and the professionals who serve them."

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<u>NABIP</u> is the preeminent organization for health insurance and employee benefits professionals, working diligently to ensure all Americans have access to high-quality, affordable healthcare and related benefits. NABIP represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 150 chapters.