Resolution No. __8A

Date: January 19, 1994 City: Las Vegas, NV

NAHB Resolution

Title: Health Care Reform

Original Sponsor: Committee on Federal Government Affairs

WHEREAS, the members of the National Association of Home Builders are small businessmen and women, entrepreneurs and staunch defenders of the country's free enterprise system;

WHEREAS, the United States continues to be recognized as providing the highest quality of health care in the world;

WHEREAS, it is recognized that even the best health care system can be changed, enhanced and improved to better meet the needs of the American people;

WHEREAS, numerous comprehensive health care proposals have been introduced in the current Congress; and

WHEREAS, both the leadership of Congress and the Administration have indicated their intention to advance health care reform legislation prior to the end of the upcoming congressional session,

NOW, THEREFORE, BE IT RESOLVED that the National Association of Home Builders urge the Administration and Congress to create an environment which will encourage, support and provide incentives to our free enterprise system through a market-based approach to health care reform that will:

- 1. Provide universal access to health insurance for legal residents, rather than guaranteed/mandated coverage,
- 2. Improve access to health care at the individual level by providing a refundable tax credit for health expenses for low- and moderate income Americans, permanently increase the tax deduction for health insurance costs of the self-employed from 25 percent to 100 percent; and promote tax-deferred individual medical savings Individual Retirement Accounts ("Medisave" accounts).

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- 3. Enact meaningful medical malpractice reforms,
- 4. Promote cost containment,
- 5. Preserve existing association-sponsored health programs as viable mechanisms for pooling risks and increasing the market leverage of small employers, and

BE IT FURTHER RESOLVED that NAHB reaffirm is strong opposition to:

- 1. Any attempt to reclassify independent contractors as employees for the purpose of mandating health care coverage,
- 2. Any attempt to change the treatment of Subchapter S and partnership income to increase taxes to pay for health care,
- 3. Broad employer mandate as the vehicle to provide health insurance/universal coverage to all employees,
- 4. Federal control of the state-based workers' compensation system.

Board of Directors Action: Joint Executive/Resolutions Committee Action: Resolutions Committee Action: Federal Governmental Affairs Committee Action: Approved Recommends Approval Recommends Approval Recommends Approval