

Protecting Health Care Affordability for Workers and Workplaces

SHRM Government Affairs Policy Talking Points

Why This Matters: Affordable, stable health care is foundational to a strong workforce and a resilient economy. Employers across the country provide health coverage because they see the direct link between access to care, employee well-being, productivity, and long-term stability. However, rising costs and ongoing policy uncertainty continue to strain both employers and the workers they support.

Recent debates in Congress, including those tied to federal funding negotiations and Affordable Care Act tax credits, underscore how closely health care affordability is intertwined with broader fiscal and workforce policy. While temporary solutions have prevented immediate disruptions, long-term challenges remain unresolved.

SHRM's POV: SHRM supports bipartisan, practical, and durable solutions that keep health care affordable and accessible, strengthen long term system stability, and provide employers with the predictability needed to protect the economic security of workers and their families.

Key Talking Points

Employer Sponsored Coverage Is the Foundation of U.S. Health Care

- Employer sponsored coverage has anchored the U.S. health care system for nearly 80 years.
- Employers of all sizes invest heavily in benefits because healthy workers drive productivity, retention, and business stability.
- Employers continue to lead innovation through telehealth access, expanded mental and behavioral health benefits, and value based care models.

Rising Health Care Costs Are Straining Workers and Employers

- According to SHRM research, health care remains the most valued benefit for workers and one of the most important drivers of recruitment and retention.
- Ongoing cost increases strain household budgets, complicate employer planning, and threaten long term affordability.
- When coverage becomes less affordable, workforce participation, financial security, and economic mobility are all at risk.



Marketplace Policies Influence the Entire Health Care Ecosystem

- While most workers with employer coverage do not qualify for ACA marketplace subsidies, these policies still affect some families.
- Changes to the ACA marketplace can ripple across the broader health care system, including the self funded employer market that covers most Americans.
- Employers need policy stability and predictability to continue offering comprehensive coverage.

Workforce Shortages Are a Key Driver of Cost and Access Challenges

- Shortages in the health care workforce are directly contributing to access constraints and rising costs.
- Through SHRM's Education to Employment (E²) Initiative, employers and educators are strengthening pipelines into high demand health care careers.
- Addressing workforce shortages is essential to long term affordability, access, and system sustainability.

Share Your Story:

- When you contact your member of Congress, a short personal example can be powerful. You might share how a recent increase in premiums or deductibles affected your employees, a benefits change your organization had to make to manage rising costs, or how health care access has influenced employee retention, morale, or financial stress.
- You may also note how health care workforce shortages have influenced access or wait times in your community.
- Keep your story succinct, protect employee privacy, and close by connecting your experience to the need for bipartisan, practical solutions.

Contact SHRM Government Affairs:

- If you have questions regarding SHRM's workplace healthcare priorities, please contact SHRM Government Affairs at governmentaffairs@shrm.org.

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