September 17, 2015

The Honorable Mark Warner (VA) U.S. Senate 475 Russell Senate Office Building Washington, D.C. 20510

The Honorable Rob Portman (OH) U.S. Senate 448 Russell Senate Office Building Washington, D.C. 20510

Dear Senators Warner and Portman:

On behalf of the undersigned businesses, national, state and local trade associations, and organizations representing millions of American workers and their families, and hundreds of thousands of job creators, we write in support of S. 1996, the Commonsense Reporting Act of 2015. We appreciate your leadership in introducing S. 1996 to help reduce confusion surrounding the Affordable Care Act's (ACA) Exchange tax credit eligibility, and provide businesses and insurance carriers with regulatory relief under the law's reporting requirements.

Under the ACA's reporting requirements (Code sections 6055 and 6056), employers and insurance carriers are required to gather numerous pieces of data on a monthly basis and report them annually to the Internal Revenue Service (IRS) and individuals. The information reported is intended to verify compliance with the individual and employer mandates, and administer advanced premium tax credits and cost sharing subsidies under the state and federal-facilitated insurance Exchanges. Unfortunately, the information currently required is unnecessarily complex for employers and individuals and must be reported to the IRS at the end of a tax year, not during the Exchange enrollment process when it could provide more clarity on which individuals are eligible for tax credits.

S. 1996 is a first step in providing individuals, employers, insurers, states, and the federal government with more clarity about who may be eligible for premium tax credits, and potentially minimizing the prospects of individuals being subjected by the IRS to repayment of advanced premium tax credits or cost sharing subsidies in cases in which Exchanges made an incorrect eligibility determination. The bill creates a voluntary prospective reporting system to make available important data during the Exchange enrollment process, rather than at the end of a tax year, and streamlines the reporting requirements for employers and insurers. S. 1996 also protects the privacy of individuals' Social Security numbers, allows for electronic transmission of reporting information, and establishes oversight of reporting and tax credit verification. These are commonsense changes that help individuals, employers and insurers.

Again, thank you for your leadership on this critical issue. We look forward to working with you and your colleagues in Congress in a bipartisan manner to enact S. 1996, the Commonsense Reporting Act of 2015, this year.

Sincerely,

7-Eleven, Inc.
Aetna
Albertsons Companies, Inc.
Aldin Associates
Allegis Group
America's Health Insurance Plans
American Eagle Outfitters

American Hotel and Lodging Association

American Rental Association

American Staffing Association

American Supply Association

Associated Builders and Contractors, Inc.

Associated Equipment Distributors

Associated General Contractors of America

Auto Care Association

Automotive Parts and Services Association

AutoZone

Benefitfocus

Best Buy Co., Inc.

B2b Solutions, LLC

CarMax, Inc.

College and University Professional Association for Human Resources

Costco Wholesale

Council for Affordable Health Coverage

FCA US LLC (Fiat Chrysler Automobiles)

Flash Foods

Food Marketing Institute

GAP, Inc.

Herzog Insurance Agency

Holmes Oil

HR Policy Association

Humbolt Petroleum

Hy-Vee, Inc.

IKEA

International Franchise Association

J.C. Penney Corporation, Inc.

Jo-Ann Fabric & Craft Stores

Kelly Services

Lowe's Companies, Inc.

ManpowerGroup

Modell's Sporting Goods

National Association of Convenience Stores

National Association of Health Underwriters

National Association of Home Builders

National Association of Wholesaler-Distributors

National Business Group on Health

National Club Association

National Council of Chain Restaurants

National Federation of Independent Business

National Grocers Association

National Public Employer Labor Relations Association

National Restaurant Association

National Retail Federation

National Roofing Contractors Association

North American Home Furnishing Association

PepBoys

Petco Animal Supplies PetSmart, Inc. QVC

RandstadUS

Retail Industry Leaders Association

Savin Burgers

Savin Foods

Sears Holdings Corporation

Self-Insurance Industry of America

Society for Human Resource Management

Society of American Florists

Spinx Company

Staples, Inc.

U.S. Chamber of Commerce

Wallis Companies

Walmart

Wenzell's Farm, LLC

Whole Foods Inc.

W.S. Badcock Corporation

Alabama Restaurant & Hospitality Alliance

Alaska Hotel & Lodging Association

Arizona Lodging & Tourism Association

Arizona Retailers Association

Arkansas Hospitality Association

Automotive Aftermarket Association of the Carolinas and Tennessee

Automotive Aftermarket Association Southeast

California Hotel & Lodging Association

California, Nevada, Arizona Automotive Wholesalers Association

California Retailers Association

Chesapeake Automotive Business Association

Colorado Hotel & Lodging Association

Connecticut Lodging Association

Hotel Association of Washington, D.C.

Florida Restaurant & Lodging Association

Florida Retail Federation

Georgia Association of Convenience Stores

Georgia Hotel & Lodging Association

Georgia Restaurant Association

Georgia Retail Association

The Hawaii Lodging & Tourism Association

Illinois Hotel & Lodging Association

Indiana Restaurant & Lodging Association

Indiana Retail Council

Kentucky Retail Federation

Louisiana Hotel & Lodging Association

Louisiana Restaurant Association

Louisiana Retailers Association

Maine Innkeepers Association

Maine Restaurant Association Maryland Hotel & Lodging Association Massachusetts Lodging Association Retailers Association of Massachusetts Michigan Lodging & Tourism Association Michigan Retailers Association Midwest Automotive Parts and Service Association Minnesota Lodging Association Minnesota Retailers Association Mississippi Restaurant Association Missouri Restaurant Association Missouri Retailers Association Montana Lodging & Hospitality Association Montana Retail Association Nebraska Hotel & Motel Association Nebraska Retail Federation Nevada Hotel & Lodging Association Nevada Restaurant Association Retail Association of Nevada New Hampshire Lodging & Restaurant Association New Hampshire Retailers Association New Jersey Hotel & Lodging Association New Jersey Retail Merchants Association New Mexico Retail Association Hotel Association of New York City, Inc. New York State Association of Service Stations and Repair Shops, Inc. New York State Automotive Aftermarket Association New York State Hospitality & Tourism Association New York State Restaurant Association Independent Garage Owners of North Carolina North Carolina Restaurant & Lodging Association North Carolina Retail Merchants Association North Carolina Tire Dealers Association North Dakota Petroleum Marketers Association North Dakota Propane Gas Association North Dakota Retail Association Ohio Council of Retail Merchants Ohio Hotel & Lodging Association Ohio Restaurant Association Oklahoma Hotel & Lodging Association Oklahoma Restaurant & Lodging Association State Chamber of Oklahoma Oregon Restaurant & Lodging Association Pennsylvania Association of Automotive Trades Pennsylvania Collision Trade Guild Pennsylvania Gasoline Retailers Pennsylvania Restaurant & Lodging Association

> Tire Dealers Association of Western Pennsylvania Rhode Island Hospitality Association

South Carolina Restaurant & Lodging Association South Carolina Retail Association South Dakota Retailers Association Southwest Car Wash Association Tennessee Hospitality & Tourism Association Texas Hotel & Lodging Association Texas Independent Automotive Association Texas Retailers Association Texas Tire Dealers Association **Utah Food Industry Association** Utah Hotel & Lodging Association Utah Retail Merchants Association Vermont Chamber of Commerce Virginia Hospitality & Travel Association Virginia Retail Federation Virginia Retail Merchants Association Washington Lodging Association Washington Retail Association West Virginia Hospitality & Travel Association West Virginia Retailers Association Alliance of Wisconsin Retailers Wisconsin Hotel & Lodging Association Wyoming Lodging & Restaurant Association