



**PROTECTING AMERICANS'
COVERAGE TOGETHER**

Employers Celebrate 50th Anniversary of ERISA, Recognize Its Significant Role in Keeping Americans Healthy

As summer comes to a close, we celebrate the stability, affordability, and the peace of mind made possible by a landmark piece of legislation enacted 50 years ago. The Employee Retirement Income Security Act (ERISA) has been a bedrock of the health care system in America over that time, giving employers the framework to offer and maintain uniform, robust health plans.

Today, the positive impact of ERISA is felt by more than 160 million Americans who benefit from employer-provided plans. The decades-long success of employer-provided coverage would not have been possible without ERISA. Here's why:

ERISA Ensures Stability of Coverage: Rather than having to comply with a 50-state patchwork of rules and regulations, self-insured employers – and those they cover – are protected against inconsistent or contradictory state laws through ERISA's preemption clause. This certainty reduces administrative and compliance burdens that would otherwise interfere with employers' ability to offer uniform benefits to their workforce. Maintaining a clear and consistent framework is critical to the continued success of employer-provided coverage and the health of Americans it supports.

ERISA Enhances Access to Affordable, High-Quality Plans: As employers and employees face rising costs in care, ERISA helps employers use their scale to drive affordability while allowing them to tailor plans to respond to the health needs of their employees and families. This helps to ensure participants have access to the most innovative treatments, therapeutics and cures.

ERISA preemption led to the significant growth of employer-provided coverage, and it continues to be fundamental to the stability, affordability, and success of the system.

What's Next: As we celebrate this significant milestone, it's critical that Congress protect ERISA in the coming years. Recent efforts to erode or constrain ERISA's preemption will cause immense uncertainty for employers while driving up costs for American workers. Protecting Americans' Coverage Together – a coalition of business voices dedicated to strengthening employer-provided coverage – urges Congress [to support](#) ERISA preemption and resist efforts that may undermine the uniformity and efficiency that it brings employer-provided plans. ERISA's longstanding success has greatly contributed to accessible, affordable, and quality coverage that millions of Americans rely on.

The [Protecting Americans' Coverage Together](#) campaign is a coalition that includes the U.S Chamber of Commerce, Business Roundtable, Vermeer Corporation, The National Association of Manufacturers and Council for Affordable Health Coverage. PACT represents leading employer voices focused on strengthening employer-provided coverage and protecting the benefits that American families depend on for their health.