

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

S. 1996 – Commonsense Reporting Act of 2015

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

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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

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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