



United Service Association For Health Care (USA+) is a non-profit corporation chartered in Washington, D.C., in 1983. In November of 1987, the USA+ Membership program became one of the first group association Benefit Programs set up to provide the small business owner, his family and employees with a quality benefits package previously available only to employees of large corporations.

USA+ is committed to the promotion of equal access to health care for all citizens of the United States, but more specifically, for members of our association. We stay abreast of legislation proposed by state regulators that may have an adverse or favorable impact on our membership population. When necessary, we contact regulators in order to have an opportunity to convey the views of the association's members.

There are currently over 47 million Americans without health insurance. The President has proposed a standard deduction for health insurance (SDHI) to make private health insurance more affordable and to level the playing field so those who buy health insurance on their own get the same tax advantage as those who get health insurance through their jobs.

Unlike those who get insurance through their jobs, people who buy health insurance on their own have to pay for it with after-tax dollars. Americans who are self-employed pay no income taxes on their premiums, but because they still owe payroll taxes, they are also disadvantaged compared to those who get insurance through their employers. Under the President's proposal, families with health insurance will pay no income or payroll taxes on \$15,000 dollars of income. Single Americans with health insurance will pay no income or payroll taxes on \$7,500 of income.

Americans are fortunate to have the most advanced and innovative health care system in the world. The SDHI plan will make private health insurance more affordable and increase the number of Americans with health insurance. The SDHI plan will also help our Nation move away from reliance on government-run health care and toward a system in which Americans have better access to basic, affordable private insurance, and increased ownership of their medical decisions.

We are interested in hearing your opinions regarding the initiative to help more Americans afford health insurance. Please feel free to contact us at 800-872-1187 or write to us at: USA+, P.O Box 200905, Arlington, TX 76017

And remember, together, we can make a difference.