November 3, 2017

**Restore Tax Fairness to Health Insurance**

Repealing the tax deduction employers get from providing health insurance would be good. Employers would drop coverage and individuals would buy their own insurance. This would end most pre-existing condition problems and increase fairness. Today, employees with company coverage get a tax-free benefit, but people who buy their own insurance use after-tax dollars to pay for premiums.

Company coverage also allows employee wages to be redistributed to insurance companies through double-digit premium increases. Ever higher premiums mean smaller wage increases. Americans who receive their full compensation in cash will make frugal decisions about insurance, engaging the competitive forces that will cause premiums to drop.