



LEGISLATIVE ALERT

June 25, 2025

Dear Representative:

On behalf of the AFL-CIO, I urge you to oppose bills that will weaken health and retirement benefits for America's working families when the Education and Workforce Committee holds its markup on June 25th.

We ask you to oppose:

- **H.R. 2988, the Protecting Prudent Investment of Retirement Savings Act.** This bill would block retirement plan fiduciaries from adequately considering relevant investment factors that include environmental, social, and governance ("ESG") risks. Pension plans represent the deferred wages of hard working Americans, and ERISA requires plan fiduciaries to invest plan assets according to the duties of prudence and loyalty in order to maximize benefits. Congress should not hinder these duties by rendering plan fiduciaries blind to ESG risks.
- **H.R. 2528, the Association Health Plans Act.** This bill will loosen the definition of association health plans (AHPs), opening the door for more plans that evade Affordable Care Act (ACA) requirements to cover essential health benefits and participate in market-wide risk pools. These plans drive up premium costs for people who are included in the pools, and they present considerable risk for those who are enrolled in their coverage. AHPs have a track record of poor management and insolvency, and plan bankruptcies have left thousands of working people with unpaid medical bills.
- **H.R. 2571, the Self-Insurance Protection Act.** Under the guise of "protecting" stop-loss insurance for self-funded group health plans, H.R. 2571 would allow employer health plans to avoid the ACA requirement that insured plans cover essential health benefits. The policy is intended to allow plans that are unable to actually self-fund with adequate reserves to instead purchase a high level of stop-loss insurance. Lack of adequate reserves leave many of these plans, and their enrollees, at risk since stop-loss insurers often retain the right to drop the insurance if medical costs for the group begin to climb. This is not a stable form of coverage.

We believe these bills are a distraction from the myriad issues that confront working families. We urge you to oppose them and hope the Committee will turn away from mere message bills to work in earnest on bills with real impact.

Sincerely,

A handwritten signature in black ink, appearing to read "Jody Calamine". The signature is fluid and cursive, with the first name "Jody" being more prominent and the last name "Calamine" following in a similar style.

Jody Calamine
Director, Government Affairs