

OPPOSE SB 1122

SB 1122 takes away tools for employers to use to control the rapidly increasing cost of health care benefits. Texas businesses need flexibility to design benefits that work for their employees—not costly, state-imposed mandates that limit choice and raise costs. Lawmakers must stand firm against efforts to chip away at ERISA protections and reject SB 1122.

Why Texas Must Reject SB 1122:

- Protect employer-sponsored coverage: Most Texans get their health insurance through their job, and these mandates will drive up costs and reduce choices – \$5 billion over 10 years.
- Keep Texas competitive: Businesses rely on ERISA’s uniform protections to provide benefits across multiple states—SB 1122 would create compliance confusion and higher costs.
- Avoid massive cost increases: The Legislative Budget Board estimated this same mandate would cost Texas teachers alone \$79 million over two years—private employers would face even greater financial strain.
- Follow past precedent: Lawmakers have repeatedly rejected expanding mandates to ERISA, recognizing that employers—not the government—should control their health benefit decisions.
- Legislature exempted ERS & TRS because of costs: Lawmakers chose to exempt their personal coverage and the coverage of state employees through ERS from these mandates, as well as the coverage for Texas teachers.

