



***Capping the exclusion and the 40% “Cadillac Tax” do the exact same thing: Increase taxes and health care costs for workers.***

*40% “Cadillac Tax” on Employer-Sponsored Health Benefits*

*Proposed Tax on the Cost of Health Care Benefits above a Federal Cap*

**Who Pays  
?**

**EMPLOYER**

**EMPLOYEE**



Increases deductibles, co-pays, and out-of-pocket health care costs



Yes

Yes

Lacks adjustment for lower income families



Yes

Yes

Increases taxes on health coverage for middle class families



Yes

Yes

Disproportionately affects employers that cover more women, older workers, or early retirees



Yes

Yes

Affects health coverage for 177 million Americans



Yes

Yes