



**HSAs for ALL**

July 11, 2018

The Honorable Kevin Brady  
Chairman, Committee on Ways and Means  
U.S. House of Representatives  
Washington, D.C. 20515

Dear Chairman Brady:

On behalf of America's rapidly expanding HSA community—25 million strong and growing—we are pleased to **endorse the excellent Health Savings Account improvement legislation** your Committee plans to take up today. We commend you for your continuing efforts to reduce health care costs and expand patients' freedom.

We wholeheartedly endorse the Committee's efforts to expand and strengthen HSAs, a proven model shown to reduce health care costs and promote patient sovereignty. HSAs allow people to save for their health care needs with the same generous tax treatment enjoyed by employer-provided coverage. Depending on your income tax bracket, your health care dollar can go 15 to 40 percent farther. And HSAs are the only savings vehicle that enables people to save tax-free for their health care costs in retirement.

HSAs for All works every day to protect every American's right to spend their own money on their own health care. We believe everyone should be free to have an HSA if they want one, including the uninsured; to save as much after-tax money in their HSA as they desire, without limit; and to use their HSA for alternatives to insurance like health care sharing and direct-pay medicine (direct primary care). HSAs-for-all offers an escape route from the dead-end of health insurance bureaucracy, public and private.

Of the eleven bills listed on the Committee's agenda, **we specifically endorse:**

1. **H.R.6306**, a bill to expand HSA contribution limits.
2. **H.R.6309**, a bill to expand HSA eligibility to working seniors.
3. **H.R.6317**, a bill to expand HSA uses to include direct primary care (DPC).
4. **H.R.6305**, a bill to strengthen HSAs and flexible spending accounts (FSAs) in the workplace.

Each is a step in the right direction.

The other seven bills also appear to be beneficial (H.R.4616, H.R.6199, H.R.6301, H.R.6311, H.R.6312, H.R.6313, and H.R.6314).

Thank you for your leadership on these important issues.

DEAN CLANCY  
PRESIDENT  
HSAS FOR ALL  
501(c)(4) designation pending

**Our Health. Our Savings. Our Choice.**  
hsasforall.org