

Representative Mike Johnson
Chairman, Republican Study Committee
U.S. House of Representatives
Washington, D.C. 20515

October 22, 2019

Dear Congressman Johnson:

On behalf of America's rapidly expanding HSA community—25 million and growing—**we are pleased to endorse the Republican Study Committee's "Framework for Affordable, Personalized Care"** and especially its historic and strategically brilliant proposals to expand and strengthen Health Savings Accounts (HSAs).

You and your RSC colleagues can be proud of this excellent plan, which would improve American health care dramatically. HSAs are a proven model shown to reduce health care costs and promote patient freedom, sovereignty, and happiness. We believe all Americans should be free to choose their own doctors and therapies, and pay for their own health care, without arbitrary limits. We work every day to promote the idea of "HSAs-for-all," a simple but powerful reform that offers an escape route from the dead-end of health insurance bureaucracy, public and private.

The RSC proposal expands and strengthens HSAs in three key ways:

1. De-links HSAs from health insurance, allowing everyone, including the uninsured, to have an HSA.
2. Nearly triples the pre-tax contributions Americans can make to an HSA, to \$18,000 a year for a family.
3. Lets Americans use HSA money, tax-free, to cover such alternatives to insurance as direct primary care and health care sharing.

Indeed, in principle the plan embraces all five of the following "HSAs-for-all" goals:

1. *Universal Access.* Let anyone have a tax-free health savings account who wants one, including the uninsured. Delink HSAs from insurance.
2. *Unlimited After-Tax Contributions.* Let everyone save as much after-tax money in their HSA as they want (including contributions from friends and loved ones), without arbitrary limits. (Note: While the RSC proposal does not eliminate contribution limits, it does increase them significantly.)
3. *Unlimited Tax-Free Buildup.* Let savings build up inside HSAs, tax-free, without limit.
4. *Unlimited Tax-Free Distributions.* Let everyone spend their HSA savings, tax-free, for legitimate medical expenses, without limit.
5. *True Freedom of Choice.* Let people use their HSA savings for alternatives to insurance like health care sharing and direct-pay medicine (direct primary care).

Thank you for your leadership for America's health care consumers.

Dean Clancy
President
HSAs for All

Ryan Ellis
President
Center for a Free Economy

Dan Perrin
Executive Director
HSA Coalition

Eric Novack, M.D.
Chairman
U.S. Health Freedom Coalition

Linda Gorman
Director, Health Policy Center
Independence Institute

Charles Sauer
Founder and President
Market Institute

Beverly Gossage
Director
HSA Benefits Consulting

James L. Martin
Founder/Chairman
60 Plus Association

Saulius "Saul" Anuzis
President
60 Plus Association

J. James Rowsey, M.D.

Phil Kerpen
President
American Commitment