



COUNCIL FOR AFFORDABLE HEALTH COVERAGE

May 19, 2025

Speaker Mike Johnson
521 Cannon House Office Building
Washington, DC 20515

Majority Leader Steve Scalise
266 Cannon HOB
Washington, District of Columbia 20515

Majority Whip Tom Emmer
326 Cannon House Office Building
Washington, DC 20515

Chairwoman Lisa McClain
562 Cannon House Office Building
Washington, DC 20515

Chairman Kevin Hern
171 Cannon House Office Building
Washington, DC 20515

Dear Speaker Johnson, Majority Leader Scalise, Majority Whip Emmer, Conference Chairs McClain and Hern,

The Council for Affordable Health Coverage (CAHC) expresses our appreciation for including health savings account (HSA) policies in the reconciliation bill and now urges you to quickly pass the bill.

Health care costs are escalating rapidly and rising faster than the economy and incomes. Over the past 10 years, health insurance premiums have jumped 50%, deductibles have increased by 69%, while incomes rose by just 17%. By 2032, the average American family is projected to spend nearly 40% of their income on health insurance premiums, leaving less for essentials like education, housing, and food.

HSAs are pro-patient and pro-consumer – they provide more resources to offset rising medical costs and out-of-pocket expenses. Times are tough. Americans must borrow money to see a doctor, go to the pharmacy, or cover a hospitalization. Or they could use an HSA, which allows families and working Americans to set aside funds and contributions from employers to pay for medical costs. HSAs fill in the gaps not paid by insurance.

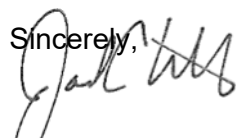
Unfortunately, HSAs are not available to everyone – federal rules block most Americans from getting and funding an HSA.

This is why we support these policy reforms to change rules that prevent lower costs for patients. Expanding access to health savings accounts and enhancing the flexibility over how those funds are used will significantly boost the value of HSAs.

HSAs have been a staple of the health plan market for 20 years, with about 35 million accounts covering 67 million people. However, the needs of consumers have outstripped the law's original

design. This is a once-in-a-generation opportunity to dramatically address the burden of rising healthcare costs. We urge you not to delay and pass this important legislation.

Sincerely,

A handwritten signature in black ink, appearing to read "Joel White", written over the word "Sincerely,".

Joel C. White
President