

March XX, 2026

The Honorable Aaron Bean
U.S. House of Representatives
Washington, DC 20515

Dear Congressman Bean:

On behalf of the undersigned organizations representing patients, employers, and taxpayers committed to improving health care affordability, we write to express strong support for the HSAs For All Act.

Your legislation would allow up to 150 million additional Americans to access Health Savings Accounts (HSAs), giving millions of families a proven tool to lower their health care costs, better manage out-of-pocket expenses, and take control of their health.

Health costs continue to rise faster than wages, and many families now face deductibles exceeding \$5,000 before most benefits begin. Yet millions of Americans with this financial exposure are currently prohibited from contributing to an HSA due to outdated statutory restrictions. Your bill removes these barriers without imposing new mandates or expanding federal bureaucracy.

HSAs lower costs in three important ways:

- **They reduce effective out-of-pocket spending.** Because contributions and withdrawals for qualified expenses are tax free, families effectively receive a 10–37 percent discount on medical spending, depending on their tax bracket.
- **They empower consumers to capture price savings.** An estimated 30–40 percent of outpatient spending is “shoppable,” and shifting even a portion of care to lower-cost providers can generate meaningful savings for patients and the system.
- **They build long-term financial security.** Unlike traditional coverage arrangements, HSA funds roll over, accumulate, and are owned by the individual, helping families take control of their health.

Currently, roughly 60 million Americans benefit from HSAs. Expanding eligibility to an additional 150 million Americans represents a major step toward lowering costs, strengthening consumer choice, and putting patients at the center of their health care.

We commend your leadership and urge all Members of Congress to support this important legislation.

Sincerely,