November 17, 2026

Dear Member of Congress,

As members return to Washington, D.C. to complete their work for the 119th Congress, we, the undersigned organizations, urge you to enact financial relief for family caregivers by including the bipartisan, bicameral Lowering Costs for Caregivers Act (S. 1565/H.R. 138) in any relevant legislation you advance.

In the United States, family caregivers provide essential support to their older parents, spouses, siblings, grandparents, adult children, and other family members or friends so they can live independently in their homes. But the costs can be daunting – family caregivers, on average, spend more than $11,500 out-of-pocket caring for a loved one annually, or about 31 percent of their annual household income.

Nearly half of family caregivers have experienced at least one negative financial impact, such as stopping saving or using up short-term savings, taking on more debt, leaving bills unpaid or paying them late, borrowing money from family and friends, or struggling to afford basics like food. Too often, employed caregivers leave the workforce or reduce their hours due to caregiving, resulting in a loss of income, retirement savings, benefits, and career mobility. The money families spend on caregiving costs helps keep people out of costly institutional settings, like nursing homes, savings taxpayers billions every year.

The Lowering Costs for Caregivers Act is one important way to help provide families with economic relief. The bill would allow a family caregiver who has a health savings account, flexible spending account, health reimbursement account, or Archer medical savings account to use the dollars in that account for the qualified medical expenses of a parent or parent-in-law, in addition to the individual's spouse and dependents, as currently permitted by law. This legislation would be an important step to help alleviate the financial challenges that millions of family caregivers experience every day, particularly those in the "sandwich generation" who are caring for both their parents and their own children.

Family caregivers need support as they take on the costs and responsibilities associated with caregiving. We look forward to working with you to enact the Lowering Costs for Caregivers Act. If you have any questions, please contact Catherine Finley with the FACES Caregivers Coalition at cfinley@thornrun.com

Sincerely,

AARP
ABA Health Savings Account Council
Access Ready Inc
Aging Life Care Association
Aging While Black

Aimed Alliance
Alliance for Aging Research
Allies for Independence
ALS Association
ALS Network
ALS United
American Academy of Nursing
American Academy of Neurology
American Association of Kidney Patients
American Association on Health and Disability
American Geriatrics Society
American Parkinson Disease Association
American Psychological Association Services
American Seniors Housing Association
Angelman Syndrome Foundation
Argentum
Association of Asian Pacific Community Health Organizations
Association for Frontotemporal Degeneration
Association of Programs for Rural Independent Living
Autism Society of America
Biomarker Collaborative
Caregiver Action Network
Christopher & Dana Reeve Foundation
Color of Gastrointestinal Illnesses
CommunicationFIRST
Council for Affordable Health Coverage
CureLGMD2i Foundation
CurePSP
Deaf Seniors of American
Disability Rights Education and Defense Fund
Easterseals
Employers Council on Flexible Compensation
Exon 20 Group
Falling Forward Foundation
Foundation for Angelman Syndrome Therapeutics
Generations United
Gerontological Society of America
Global Colon Cancer Association
Global Liver Institute
Hand in Hand: The Domestic Employers Network
HealthEquity
Healthy Men Inc.
Hispanic Federation
Home Care Association of America

Huntington’s Disease Society of America
HSA Coalition
I AM ALS
ICAN, International Cancer Advocacy Network
Independent Women's Voice
Infusion Access Foundation
International Pemphigus and Pemphigoid Foundation
Japanese American Citizens League
Lakeshore Foundation
LEAD Coalition (Leaders Engaged on Alzheimer's Disease)
LeadingAge
LGMD Awareness Foundation
Little Tokyo Service Center
Lupus and Allied Diseases Association, Inc.
Lupus Foundation of America
Lymphoma Research Foundation
Medicare Rights Center
MET Crusaders
MLD Foundation
Muscular Dystrophy Association
National ACE
National Alliance for Caregiving
National Alliance on Mental Illness (NAMI)
National Association of Insurance and Financial Advisors
National Association of Nutrition and Aging Services Programs
National Consumer Voice for Quality Long-Term Care
National Council on Aging
National Health Council
National Marrow Donor Program
National Multiple Sclerosis Society
National Patient Advocate Foundation
National Respite Coalition
New Disabled South
Not Dead Yet - The Resistance
NRG1 Energizers
OCA-Asian Pacific American Advocates
Paralyzed Veterans of America
Parkinson's Foundation
PDL1 Amplifieds
Team Gleason
The Alzheimer's Foundation of America
The Davis Phinney Foundation
The Delaware Statewide Independent Living Council
The ERISA Industry Committee

The Michael J. Fox Foundation For Parkinson's Research
The National Academy of Elder Law Attorneys
The Speak Foundation
TIAA
Triage Cancer
Trualta
USAging
Village to Village Network
Voices of Alzheimer's
Well Spouse Association
WEX, Inc.
ZERO Prostate Cancer