



## AMERICANS for TAX REFORM

November 6, 2009

The Honorable John Boehner  
Republican Leader  
U.S. House of Representatives  
Washington, DC 20515

Dear Leader Boehner:

Congratulations on your introduction of an amendment in the nature of a substitute to H.R. 3962, the House Democrat government healthcare plan. **Your plan doesn't increase taxes, won't saddle future generations with trillions in debt, and leaves the government out of the doctor-patient relationship.**

In particular, I wanted to commend you for two aspects of the bill: letting families purchase health insurance across state lines, and the improvements made to health savings accounts (HSAs).

Letting families purchase health insurance across state lines is an idea whose time has come. Government actuaries have said that it would reduce the growth trend in health insurance premiums by 12 percent. In some states, a small handful of insurance companies dominate the market, and state governments impose costly mandates that drive up premiums. In order to make health insurance more affordable for families, we should let them escape the dysfunctional healthcare markets of their home state, and purchase from a choice of hundreds of plans in all 50 states. **Competition drives down the price of everything from hamburgers to helicopters, and it can do the same for healthcare.**

HSAs are the key to empowering healthcare consumers to take control of their medical choices. Today, 8 million Americans own an HSA, and are able to shop around for the best medical care at the price they want. Your amendment makes HSAs even better:

- The Savers Credit will be available for making an HSA contribution
- HSA funds will be able to used to pay for insurance premiums
- Insurance companies and HSA administrators will be encouraged to work closely together to help clients
- Medical expenses incurred up to 60 days before opening an HSA will be qualified medical expenses for HSA distributions

**For these reasons, I urge all Members of Congress to support this amendment in the nature of a substitute as a better alternative for healthcare reform.**

Sincerely,

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