

July 11, 2018

**AMERICANS
for TAX REFORM**



The Honorable Kevin Brady
Chairman, House Ways and Means
Committee
1102 Longworth House Office Building
Washington, DC 20515

The Honorable Peter Roskam
Chairman, House Ways and Means
Health Subcommittee
2246 Rayburn House Office Building
Washington, DC 20515

Dear Chairman Brady & Chairman Roskam:



On behalf of the undersigned organizations, we write in support of your Committee's efforts to expand tax-advantaged Health Savings Accounts (HSAs). HSAs promote consumer driven healthcare, reduce taxes for families, and encourage lower healthcare spending.



There are numerous important pieces of legislation that your Committee is considering that will improve HSAs including proposals to double the contribution limit, end the prohibition on purchasing over-the-counter medications, expand access to HSAs, and allow HSAs to be used by working seniors.



Since they were created in 2004, HSAs have become a popular and successful vehicle that promotes patient choice in health care. HSAs are used in conjunction with low premium, high deductible health insurance plans and provide a vehicle for individuals to spend and control their own money on their own health needs. Today, HSAs are used by over [25 million](#) American families and individuals.



HSAs contribute to lower healthcare spending by [promoting](#) consumer driven healthcare. HSA funds are completely controlled by the individual and follow them between jobs creating an incentive to spend funds wisely.



Research shows that families and individuals that utilize HSAs [spend less](#) on health care and use fewer medical services without forgoing necessary primary and preventative care.



HSAs are already a significant vehicle to pay for healthcare expenses. An HSA user can accumulate as much as \$360,000 after contributing to an account for 40 years assuming a rate of return of just 2.5 percent, according to the [Employee Benefit Research Institute](#). With a rate of return of 5 percent, an HSA user can accumulate \$600,000 over 40 years.



HSAs also reduce taxes for American families. HSAs offer triple tax benefits to users – contributions made are tax free, interest and investment is earned tax free, and payments made to qualifying health expenses are tax free. Expanding HSAs will provide additional tax reduction for American families and will promote saving and investment.





Since they were created almost 15 years ago, HSAs have proven successful in promoting healthcare choice, lowering taxes and lowering healthcare costs. Expanding HSAs will build on this success.

Sincerely,



Grover Norquist
President, Americans for Tax Reform



James L. Martin
Founder/Chairman, 60 Plus Association



Saulius "Saul" Anuzis
President, 60 Plus Association



Dan Weber
Founder and President, Association of Mature American Citizens

Ashley N. Varner
Executive Director, ALEC Action

Lisa B. Nelson
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Brent Wm. Gardner
Chief Government Affairs Officer, Americans for Prosperity



Norm Singleton
President, Campaign for Liberty

Bob Carlstrom
President, The Carlstrom Group



Thomas Schatz
President, Council for Citizens Against Government Waste



HSAs for ALL

Star Parker
President, CURE (Center for Urban Renewal)



Katie McAuliffe
Executive Director, Digital Liberty



Palmer Schoening
President, Family Business Coalition



Patrick Purtill
Director of Legislative Affairs, Faith & Freedom Coalition



Nathan Nascimento
Executive Vice President, Freedom Partners Chamber of Commerce

Star Parker
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