



National Association of Health Underwriters

America's Benefits Specialists

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NAHU Supports Improvements to HSA Legislation

Statement by NAHU's EVP and CEO Janet Trautwein

(Arlington, VA) –“The National Association of Health Underwriters (NAHU) supports action by the Ways and Means Committee and this Congress to make Health Savings Accounts (HSAs) more appealing and attractive to a broader number of people and employers. HSAs are a cost-effective option for employers and their employees, and they satisfy growing consumer preference for greater choice, control, and flexibility in managing their health care needs.

“Consumers often have concerns about how to pay for their out-of-pocket health care expenses if insufficient amounts are available in their HSA. This is of particular concern for employees who have just started an HSA and have not yet built up adequate balances to pay their more routine medical expenses. By permitting the coordination of Flexible Spending Accounts and Health Reimbursement Arrangements with HSAs, employees will have more avenues to pay for their out-of-pocket expenses because these new options would allow you to put money aside on a tax-deferred basis to pay for health care expenses.

“Another key improvement is to allow total annual contributions to an HSA to equal but not exceed out-of-pocket expense limits. This important change is needed because, under current law, annual HSA contributions cannot exceed the annual deductible, which can be as low as \$1000 for individuals and \$2000 for families. However, current out-of-pocket maximums are \$5100 for individuals and \$10,200 for families. This significant gap between HSA contribution limits and out-of-pocket costs prove to be too financially risky for many individuals and greatly discourages the use of HSAs.

“NAHU will continue to promote HSAs as a way of helping more Americans afford health insurance. HSAs give consumers a reason to be value-conscious shoppers in the health care marketplace and when patients are paying more attention to the cost of health care and demanding value for their dollars, total health care spending can be more efficient. We look forward to working with the Committee and this Congress on making the cost of health care more affordable for all Americans.”

The National Association of Health Underwriters represents over 20,000 health insurance agents, brokers, consultants and professionals. Our members serve employers and individual consumers in accessing and purchasing affordable health insurance and related products. For more information, please contact Vice President of Public Relations Kelly Loussedes at 703-276-3835 or kloussedes@nahu.org.

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