

Health Policy in Transit A Purchaser Viewpoint

HSA Modernization Possible in Upcoming Budget Legislation

Today, the Bipartisan HSA Improvement Act , H.R.5138, was introduced. This bill offers a variety of HSA improvements for consideration for the inclusion in the omnibus spending bill Congress is expected to pass by March 23, 2018. This Health Reform in Transit explains these proposed changes and includes a list of actions you and your members can take to get your voices heard.

- Allow HDHP + HSA plans to cover certain chronic disease management services and medications prior to hitting the deductible. This turns these types of plans into strong value-based insurance designs, with employers being able to shape how these services are provided.
- Streamlining rules and eliminating the confusion around how the different types of accounts (e.g. HSAs, HRAs, FSAs) interact with each other when family members have access to different accounts.
- Ensure that all excepted benefits (e.g. telehealth, on-site clinics) are allowed without jeopardizing HSA contribution eligibility.
- Allow some HSA funds to be used for physical activity such as exercise equipment and fitness classes.

ACT NOW!

After this spending bill is passed, Congress will switch into "election mode" for the upcoming 2018 mid-term elections, and very little substantive legislative work will be done. This is an important opportunity to modernize HSAs and help re-brand them as an integral part of health care for average American families, rather than a tax shelter for the "wealthy."

- Voice your support for these changes: write op-eds, letters to the editor, use social media, sign onto letters.
- Contact Congress: schedule meetings (either in DC or in districts), phone calls, emails, social media.
- Gather anecdotes: ask your members if they have stories about how outdated HSA rules have caused problems for employees, or if an employer has wanted to do something innovative but was unable to because of outdated HSA rules.