

Arthritis Foundation Applauds Focus on Health Savings Accounts by the House of Representatives

July 25, 2018

The Arthritis Foundation released the following statement on health savings account (HSA) legislation under consideration by the House of Representatives, the Increasing Access to Lower Premium Plans and Expanding HSAs Act (H.R. 6311) and the Restoring Access to Medication and Modernizing HSA Act (H.R. 6199):

“Over the last two years, through focus groups and surveys, the Arthritis Foundation has heard from people with arthritis who are increasingly finding themselves enrolled in health savings account-qualified high deductible health plans (HSA-HDHPs) and experience challenges affording treatment for their chronic disease. Patients have consistently shared their stories about the need for greater flexibility with these plans to feel more confident their health care needs are being met.

Although we believe HSA-HDHPs are by no means a comprehensive solution, particularly for people with chronic diseases like arthritis, providing more flexibility in their use is a first step toward making these plans work better for individuals who rely on HSAs to help manage their costs.

In particular, the Arthritis Foundation supports the following provisions of the two bills:

- Increasing the total amount individuals can contribute to an HSA equal to the combined out-of-pocket limit and deductible expenses;
- Permitting health plans to provide coverage for services before the deductible is met;
- Enhancing flexibility of spousal contributions;
- Allowing balances in Flexible Spending Accounts to carry over to the next plan year; and
- Providing for a grace period between when an individual gains coverage under an HDHP and enrolls in an HSA.

We look forward to working with policymakers on additional steps to enhance flexibility of these plans for people with arthritis, including broadening the range of qualified expenses to take into account the fact that people with arthritis depend on many different medical products and services to manage their disease, allowing HSAs to be used to help pay for qualifying expenses for dependents up to age 27, permitting the use of HSA dollars to pay for insurance premiums, and allowing contributions to HSAs in advance of the plan year so the funds are available on day one.”