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Council applauds bill to improve HSAs

Bipartisan legislation would enhance employer-sponsored coverage

WASHINGTON, DC – “Health savings accounts (HSAs) are popular and effective tools for employers striving to provide affordable coverage to working families,” American Benefits Council President James A. Klein said today. “The [Bipartisan HSA Improvement Act](#) – introduced today by Representatives Mike Kelly (R-PA), Earl Blumenauer (D-OR), Erik Paulsen (R-MN) and Ron Kind (D-WI) – provides needed flexibility for HSAs to help employees lead healthier lives, which will help reduce health care spending.”

The legislation would make a number of important changes to the law governing HSAs, including provisions expanding the kinds of services that could be covered under a health plan without being subject to a deductible. For example, this bill grants employers and plans new flexibility to cover chronic disease prevention before a patient has met his or her deductible.

“Workplace-based health insurance covers more than 178 million people nationwide, compelling employers to be innovative in managing rising health care costs,” Klein said. “Not only will the Bipartisan HSA Improvement Act give employers more flexibility in HSA-based plan design, it will also allow HSAs to take full advantage of cost-saving innovations like chronic care management and onsite and near-site health centers.”

The Council advocated for a number of the provisions included in the bill in its 2015 report, [Magnifying A 2020 Vision: A Closer Look at Selected Proposals to Strengthen Employer-Sponsored Health Benefits](#).

As Klein noted in [a letter of support for the legislation](#), our employer-based health insurance system “is predicated on smart tax incentives and companies’ ability to design and offer plans that best suit the needs of a modern workforce. HSAs are the direct descendants of this sound public policy, allowing employees and their families to take greater control of their health care.” The Council looks forward to working with Representatives Kelly, Blumenauer, Paulsen and Kind to include their bill as part of the omnibus spending measure to be considered in the next few weeks.

For more information on health policy matters, or to arrange an interview with Klein or Ilyse Schuman, senior vice president, health policy, contact Jason Hammersla, Council vice president, communications, at jhammersla@abcstaff.org or by phone at 202-289-6700 (office) or (202) 422-4652 (cell).

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The American Benefits Council is the national trade association for companies concerned about federal legislation and regulations affecting all aspects of the employee benefits system. The Council’s members represent the entire spectrum of the private employee benefits community and either sponsor directly or administer retirement and health plans covering more than 100 million Americans.