

# Smarter Health Care Coalition

March 20, 2020

The Honorable Mitch McConnell  
Russell Senate Office Building, 317  
Washington, DC 20510

The Honorable Chuck Schumer  
Hart Senate Office Building, 322  
Washington, DC 20510

The Honorable Kevin McCarthy  
Rayburn House Office Building, 2421  
Washington, DC 20510

The Honorable Nancy Pelosi  
Longworth House Office Building, 1236  
Washington, DC 20510

Dear Majority Leader McConnell, Minority Leader Schumer, Speaker Pelosi and Minority Leader McCarthy:

On behalf of the Smarter Health Care Coalition (the Coalition), we are writing to express our strong support for including, in any moving COVID-19 related legislation, S. 3539, a bill recently introduced by Senator Daines, that removes barriers to telehealth. This is an especially critical action to help protect patients during the COVID-19 pandemic.

The Coalition represents a broad-based, diverse group of health care stakeholders, including consumer groups, employers, health plans, life science companies, provider organizations, and academic centers. The Coalition is squarely focused on achieving “smarter health care” by removing barriers to clinically nuanced health care services and medications. Our goal is to better align health care spending with value, improve the patient experience, and lower health care costs by supporting innovative benefit design that encourages the use of high-value care, and discourages the use of low-value care. Promoting telehealth during the COVID-19 pandemic clearly embodies our mission.

As such, we strongly support S. 3539, which would allow employers and health plans to cover important telehealth benefits pre-deductible in Health Savings Account-eligible high-deductible health plans (HSA-HDHPs) and we strongly urge inclusion of the bill in the next COVID-19 legislative package. We appreciate Treasury and Internal Revenue Service guidance 2020-15, which provided flexibility for testing and treatment of COVID-19 without a deductible. We believe it’s also critical to expand this flexibility to all services, beyond COVID-19 testing and treatment, for those with HSA-HDHPs.

This commonsense legislation would make it easier for Americans to receive care in their homes – lessening their exposure to fellow Americans that may have COVID-19 and lessening the need for sick individuals to expose health care providers and other patients. Additionally, more Americans using telehealth means fewer patients going to hospitals and other physical sites of care. This will help ensure scarce resources like masks, protective gowns, gloves, and other

medical supplies are reserved for the most severe medical needs. Additionally, this flexibility could help ensure that people with chronic conditions do not delay necessary care while COVID-19 unfolds, improving health outcomes long after the peak of the pandemic.

In summary, we strongly support flexibilities that would allow employers and health plans to cover important telehealth benefits pre-deductible for those with HSA-HDHPs and urge its inclusion in the next COVID-19 related legislative vehicle.

We look forward to working with you.

Sincerely,

Andrew MacPherson, Ray Quintero, and Katy Spangler  
Co-Directors, Smarter Health Care Coalition