



AMERICAN BENEFITS COUNCIL

May 21, 2021

The Honorable Catherine Cortez Masto
U.S. Senate
Washington, DC 20510

The Honorable Steve Daines
U.S. Senate
Washington, DC 20510

Dear Senators Daines and Cortez Masto:

The American Benefits Council strongly supports your bill, the Telehealth Expansion Act (S. 1704), to provide employers and health plans permanent flexibility to offer telehealth services pre-deductible. The American Benefits Council (“the Council”) is a Washington, D.C.-based employee benefits public policy organization. The Council advocates for employers dedicated to the achievement of best-in-class solutions that protect and encourage the health and financial well-being of their workers, retirees and families. Council members include over 220 of the world’s largest corporations and collectively either directly sponsor or administer health and retirement benefits for virtually all Americans covered by employer-sponsored plans.

The pandemic has transformed telehealth from an innovative option for delivering services into a vital lifeline to care for millions of patients. Even after the immediate crisis passes, telehealth and its role in the health care system will be forever changed. As stated in a white paper published jointly by the Council, Mercer, and the Catalyst for Payment Reform, the unique and urgent demands of the COVID-19 pandemic have accelerated the use of telemedicine, which has proven to be a crucial resource. The ability of providers to care for patients remotely helped reduce transmission, preserve personal protective equipment, and allow continuity of care. Prior to the pandemic, average utilization when an employer offered traditional telemedicine was 8%. As of April 2020, year over year utilization of telemedicine increased over 8,000%.

Due to your good work, the Coronavirus Aid, Relief, and Economic Security (CARES) Act included a temporary provision to allow high-deductible health plans coupled with Health Savings Accounts (HSAs) to offer telehealth services pre-deductible. As we look beyond the pandemic, employers see virtual healthcare as essential to improving health care quality and efficiency. As such, we strongly support granting employers permanent flexibility to continue offering these services pre-

deductible. The benefits of telehealth will extend beyond the pandemic, and so must the ability of HSA-eligible high deductible health plans to cover telehealth without cost-sharing.

We strongly support the bill you are introducing that would make this important flexibility permanent. Unfortunately, it is unlikely to take another 100 years before we experience the next global pandemic – making your bill permanent will help ensure we are better prepared and telemedicine capabilities continue to improve.

We stand ready to assist you in advancing this bipartisan legislation and enacting this important policy.

Sincerely,

A handwritten signature in black ink that reads "Ilyse Schuman". The signature is written in a cursive, flowing style.

Ilyse Schuman
Senior Vice President, Health Policy