

United States Senate

WASHINGTON, DC 20510

June 20, 2006

The Honorable Charles Grassley
Chairman
Committee on Finance
219 Dirksen Senate Office Building
Washington, D.C. 20510

Dear Mr. Chairman:

In light of the Democratic filibuster of Small Business Health Plans, it is increasingly more important that the Senate act on legislation that will reduce the costs of health care for small business owners and Americans. While many of us have various ideas on what is the best method for reducing health care costs, we are, however, of the like mind, that personal Health Savings Accounts (HSAs) have proven an effective cost containment measure for small businesses and Americans.

As you know, HSA qualified plans had a 2.8 percent annual premium increase, compared to 8 percent for all other plans. In addition, the latest survey data indicates one-third of small businesses offering HSAs previously did not offer insurance to their employees. Furthermore, there is wide support from Americans for more health savings options. A recent *Zogby International* poll found:

- Roughly three-quarters of likely voters – 74 percent – back Congressional action to boost the maximum contribution amount to HSAs so that the insured individual meets the out-of-pocket requirement to ensure 100 percent insurance coverage.
- Approximately seven in ten voters – 69 percent – back Congressional action to allow HSA participants to pay for their insurance premiums using money in their savings plans.

Mr. Chairman, we are sure you would agree that these are very positive results. However, we must not stop there – we must continue this positive momentum and give individuals more control over their health care needs. Therefore, we respectfully request that your Committee consider, markup, and report to the full Senate legislation that will expand Health Savings Accounts.

Sincerely,





Jeff Sessions

John Ensign

Jim White

Tom U. Cole

Sam Brown

Sam Brown

Lamar Alexander

John Cornyn

Elizabeth Dole

Phil Hartman

cc: Majority Leader William H. Frist