

September 6, 2011

The Honorable Kay Bailey Hutchison
United States Senate
Washington, DC 20510

Dear Senator Hutchison:

The Consumer Directed Health Coalition (CDHC) would like to thank you for introducing S. 312, the “Patients’ Freedom to Choose Act of 2011,” which would repeal limitations on Health Savings Accounts (HSAs) and Flexible Spending Arrangements (FSAs) included in the Patient Protection and Affordable Care Act (PPACA). The CDHC strongly supports consumer-driven health options like HSAs and FSAs, and urges Congress to enact legislation that promotes these and other strategies to put patients in the driver’s seat in dealing with health care costs.

The CDHC is comprised of large and small employers, insurers and those with an interest in providing quality affordable health care. We applaud your efforts to make existing consumer directed products more workable for individuals and employees.

As you may know, consumer directed health products have enjoyed growing support and consumer appeal over the past few years. Today, there are over 40 million Flexible Spending Accounts (FSAs) and Health Reimbursement Accounts (HRAs), as well as 11.4 million lives covered by Health Savings Accounts (HSAs). Employees and employers alike have turned to consumer directed health products in order to access quality care at an affordable price.

The provisions contained in S. 312 will go a long way toward making these products even better for consumers. This legislation would eliminate two very problematic provisions that were included in PPACA. First, it would repeal limitations placed on the purchase of certain over-the-counter products with FSAs and HSAs. Secondly, it would roll back limitations on the contribution levels to FSAs. It is imperative that we allow Americans the option of electing and purchasing consumer directed products for their health care coverage. These changes will enable consumers and employees to use these important health care spending accounts in making decisions that are best for them and their families.

As you move forward in the legislative process, the CDHC and its members stand ready and able to assist you in any way. We look forward to enacting the important changes contained in S. 312.

Thank you,

America’s Health Insurance Plans
American Benefits Council
American Hotel and Lodging Association
Associated Builders and Contractors
Blue Cross Blue Shield Association
Business Roundtable
Food Marketing Institute
National Association of Health Underwriters

National Association of Manufacturers
National Business Group on Health
National Federation of Independent Business
National Restaurant Association
National Retail Federation
National Roofing Contractors Association
Retail Industry Leaders Association
U.S. Chamber of Commerce

September 6, 2011

The Honorable Erik Paulsen
U.S. House of Representatives
Washington, DC 20515

Dear Representative Paulsen:

The Consumer Directed Health Coalition (CDHC) would like to thank you for introducing H.R. 605, the "Patients' Freedom to Choose Act of 2011," which would repeal limitations on Health Savings Accounts (HSAs) and Flexible Spending Arrangements (FSAs) included in the Patient Protection and Affordable Care Act (PPACA). The CDHC strongly supports consumer-driven health options like HSAs and FSAs, and urges Congress to enact legislation that promotes these and other strategies to put patients in the driver's seat in dealing with health care costs.

The CDHC is comprised of large and small employers, insurers and those with an interest in providing quality affordable health care. We applaud your efforts to make existing consumer directed products more workable for individuals and employees.

As you may know, consumer directed health products have enjoyed growing support and consumer appeal over the past few years. Today, there are over 40 million Flexible Spending Accounts (FSAs) and Health Reimbursement Accounts (HRAs), as well as 11.4 million lives covered by Health Savings Accounts (HSAs). Employees and employers alike have turned to consumer directed health products in order to access quality care at an affordable price.

The provisions contained in H.R. 605 will go a long way toward making these products even better for consumers. This legislation would eliminate two very problematic provisions that were included in PPACA. First, it would repeal limitations placed on the purchase of certain over-the-counter products with FSAs and HSAs. Secondly, it would roll back limitations on the contribution levels to FSAs. It is imperative that we allow Americans the option of electing and purchasing consumer directed products for their health care coverage. These changes will enable consumers and employees to use these important health care spending accounts in making decisions that are best for them and their families.

As you move forward in the legislative process, the CDHC and its members stand ready and able to assist you in any way. We look forward to enacting the important changes contained in H.R. 605.

Thank you,

America's Health Insurance Plans
American Benefits Council
American Hotel and Lodging Association
Associated Builders and Contractors
Blue Cross Blue Shield Association
Business Roundtable
Food Marketing Institute
National Association of Health Underwriters

National Association of Manufacturers
National Business Group on Health
National Federation of Independent Business
National Restaurant Association
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U.S. Chamber of Commerce