

July 12, 2019

The Honorable Ami Bera  
United States House of Representatives  
1727 Longworth House Office Building  
Washington DC, 20515

The Honorable Jason Smith  
United States House of Representatives  
2418 Rayburn House Office Building  
Washington, DC 20515

Dear Representative Bera and Representative Smith:

On behalf of the Employers Council on Flexible Compensation (ECFC), we are writing in support of your legislation, the Health Savings Act for Seniors. Increasing access to Health Saving Accounts (“HSAs”) by allowing seniors to contribute to them helps these older Americans manage their health care expenses as they age.

ECFC is a membership association dedicated to preserving and expanding employer-provided tax-advantaged benefit choices for working Americans, including account-based plans which provide benefits in areas such as health care, childcare, and commuting. These benefits provide families with the support they need to meet their everyday living expenses and remain productive members of the workforce. ECFC’s members include employers who sponsor employee benefit plans, including HSAs, Flexible Spending Arrangements (“FSAs”) (including dependent care assistance FSAs), and health reimbursement arrangements (“HRAs”), commuter and parking benefits as well as insurance, accounting, consulting, and actuarial companies that design or administer employee benefit plans. ECFC member companies assist in the administration of cafeteria plan and health benefits for over 33 million employees.

Our members applaud your leadership on expanding access to HSAs for seniors and your recognition of the importance of health-based accounts, such as HSAs. These tools provide a means of financing health care costs incurred under health plans and help many Americans afford critical health care procedures that might otherwise force them into bankruptcy. Your proposed legislation will do much to increase the availability of HSAs for older Americans that are currently precluded from contributing to an HSA.

We would welcome the chance to meet and to discuss how we may assist you in promoting your legislation and otherwise advancing the consumer-directed health arrangements. Should you have any questions, please do not hesitate to contact Martin Trussell (202.350.1788 or [mtrussell@ecfc.org](mailto:mtrussell@ecfc.org)) or Bill Sweetnam (202.465.6397 or [wsweetnam@ecfc.org](mailto:wsweetnam@ecfc.org)). Thank you for your leadership on this important issue.

Sincerely,

Martin Trussell



Executive Director

William F. Sweetnam, Jr.



Legislative and Technical Director