

July 11, 2018

The Honorable Kevin Brady  
Chairman  
Committee on Ways and Means  
United States House of Representatives  
1102 Longworth House Office Building  
Washington, DC 20515

The Honorable Richard Neal  
Ranking Member  
Committee on Ways and Means  
United States House of Representatives  
1139E Longworth House Office Building  
Washington, DC 20515

Dear Chairman Brady and Ranking Member Neal:

On behalf of the physician and medical student members of the American Medical Association (AMA), I am writing to commend you on your efforts to amend existing law to provide more flexibility in the design of high-deductible health plans used in conjunction with health savings accounts (HSAs) and to make other changes to HSAs that could expand access and enhance the utilization of HSAs and other consumer-directed health care plans. Long-standing AMA policy supports HSAs and other forms of consumer-driven health care coverage as important options in the health insurance marketplace for those who choose to use them. AMA advocacy emphasizes potential advantages unique to such forms of coverage, including reduced premiums, prudent use of health care services, a shift in the locus of health care decision making from third party payers to patients and physicians, and increased savings for future health care needs.

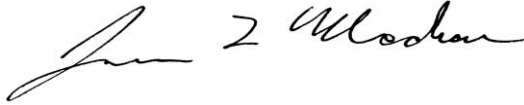
The AMA is pleased to support the following bills being marked up today:

- H.R. 6301, “To amend the Internal Revenue Code of 1986 to provide high deductible health plans with first dollar coverage flexibility,”
- H.R. 6199, “To amend the Internal Revenue Code of 1986 to include certain over-the-counter medical products as qualified medical expenses,”
- H.R. 6305, “Bipartisan HSA Improvement Act of 2018,”
- H.R. 6309, “To amend the Internal Revenue Code of 1986 to allow individuals entitled to Medicare Part A by reason of being over age 65 to contribute to health savings accounts,”
- H.R. 6306, “To amend the Internal Revenue Code of 1986 to increase the contribution limitation for health savings accounts, and for other purposes,”
- H.R. 6313, “Responsible Additions and Increases to Sustain Employee Health Benefits Act of 2018,”
- H.R. 6314, “Health Savings Act of 2018,” and
- H.R. 6317, “To amend the Internal Revenue Code of 1986 to provide that direct primary care service arrangements do not disqualify deductible health savings account contributions, and for other purposes.”

The Honorable Kevin Brady  
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July 11, 2018  
Page 2

Thank you for your leadership and we look forward to working with you to help provide America's physicians and their patients with expanded access to HSAs and consumer-directed health care plans.

Sincerely,

A handwritten signature in black ink, appearing to read "James L. Madara". The signature is written in a cursive style with a large, sweeping initial "J".

James L. Madara, MD