

June 30, 2025

The Honorable John Thune Majority Leader, United States Senate

The Honorable Mike Crapo Chairman, Committee on Finance, United States Senate

Dear Mr. Majority Leader and Mr. Chairman:

Thank you for including Health Savings Account (HSA) expansion in the Senate reconciliation proposal. Allowing HSA owners access to Direct Primary Care arrangements, Telehealth services, and for the first time, coordinating HSAs with Bronze and Catastrophic ACA plans will benefit the millions of Americans who finance their healthcare with an HSA.

The HSA Council's member companies administer more than 93% of the Health Savings Accounts in the United States, which are used by more than 61 million Americans. We enthusiastically endorse the HSA provisions in the One Big Beautiful Bill, and look forward to their passage by the U.S. Senate, by the House shortly thereafter and lastly, signed by President Trump.

Should amendments restore any of the House bill's provisions, especially the working seniors provision, we will be supportive and hope they provide the rationale for an additional "yes" vote on final passage.

Thank you again for including the three HSA provisions mentioned above. We appreciate your hard work in restoring them to the Senate bill.

Respectfully,

J. Kevin A. McKechnie