

Dear health savings account (HSA) owner:

As a health savings account owner, you know that HSAs work. They are among the bright spots in today's health care, reducing insurance costs, making coverage available to people who could not otherwise afford insurance, and allowing individuals to choose how they spend their health care dollars instead of the government or the insurance companies.

The current proposals for health care reform in Congress, if passed, will prevent you from having an HSA-qualified health plan ever again.

We hope that you will contact your representatives today to voice your concern over this threat to end one of the only health care reform ideas that actually work.

We support health reform. In fact, we believe HSAs are part of the solution:

- 8 million Americans are covered by HSA plans, more than all SCHIP plans and more than the entire population of 39 separate states.
- 30% of HSA Owners say that would be uninsured without their HSA.
- Preventive care is free below the deductible in over 95% of group plans.
- HSA Owners represent average Americans in terms of age and income.
- 82% of HSA owners are satisfied with their HSA and only 4% would not recommend an HSA to a friend or family member
- President Obama continues to promise if you like your plan you can keep it.

This is where we need your help. In short, health reform bills approved by key committees in the House and in the Senate could eliminate HSAs, if passed. On the surface everything looks fine, but the fine print is where the problem lies:

- **Buzzword: *Actuarial equivalence*** – this means your HSA health plan will not qualify to be sold in government mandated “exchanges,” because your HSA contributions and your employer’s HSA contribution will not count.
- **Buzzword: *Minimum credible coverage*** – The government will decide what benefits have to be provided below the deductible for a health plan to be allowed to be sold on the “exchange.” Since HSAs only allow preventive care to be provided under the deductible, any additional benefits that are added will disqualify all plans from HSA eligibility.
- **Buzzword: *Health Commissioner*** – The draft bills give all the power over hundreds of items to a new Health Commissioner or HHS

Secretary, assuring that bureaucrats will make all the significant decisions regarding your health care coverage.

If you like your HSA, now is the time to make your voice heard:

- Send an email directly to your elected representative and senators.
- Attend a local health care town hall meeting and voice your concerns about reform that would eliminate HSAs.
- Share your story of how HSAs are helping you stay healthy and get care when you are ill or have an accident.

Thank you in advance for being willing to contribute to the debate and help pass reform legislation that preserves health care choices and a healthy economy for all Americans.