American Bankers Association
HSA Council

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The Honorable Michelle Fischbach
United States House of Representatives
2229 Rayburn House Office Building
Washington, DC 20515

Dear Representative Fischbach:

I'm writing in support of your proposal, H.R. 10072, the Hardworking Seniors Act, which allows working seniors to continue contributing to their Health Savings Account (HSA).

Under current law, when an employee qualifies and elects to apply for social security benefits, that employee is automatically enrolled in Medicare Part A, which the Internal Revenue Service considers disqualifying coverage for the purposes of maintaining HSA contribution eligibility.

Today, people are working well past retirement age. According to the Kaiser Family Foundation, there are approximately 5.56 million Americans 65 years or older who are on Medicare and still working. Older employees working for a company that offers HSA-qualified health benefits who want to also collect social security have to make a hard choice: remain on the company's HSA plan or collect social security – they can't do both.

Preserving HSA contribution eligibility for working seniors saves Medicare money by allowing older employees to remain on their employer's plan. It also allows them to continue receiving employer HSA contributions like their younger counterparts.

Your legislation solves a difficult problem for older Americans and we look forward to helping you enact it.

Respectfully,

JKA McKechnie

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