



**J. Kevin A. McKechnie**  
Executive Director  
The HSA Council  
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**June 25, 2019**

The Honorable John Thune  
511 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Tom Carper  
513 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Thune and Senator Carper:

Thank you for introducing S. 1948, the Chronic Disease Management Act of 2019. The American Bankers Association's Health Savings Account (HSA) Council promotes flexibility in HSA plan design and represents about ninety-four percent of all the HSAs in the United States. We strongly support expanded assistance to Americans living with chronic conditions who finance their care with HSAs and HSA-qualified health plans.

Because expenses associated with chronic conditions consume \$.86 of every dollar spent on health care, allowing HSAs to address this growing problem directly is a very efficient use of resources. Your legislation would allow HSA-qualified health plans to provide access to health care services and medications without cost-sharing, making it possible for employers to decrease out-of-pocket spending for millions of Americans with chronic conditions.

We look forward to working with you on this important legislation.

Sincerely,

A handwritten signature in black ink that reads "J. Kevin A. McKechnie". The signature is written in a cursive style with a large initial "J" and "K".

Executive Director