

October 5, 2016

Andrew Slavitt, Acting Administrator
Centers for Medicare & Medicaid Services
Department of Health and Human Services
P.O. Box 8016, Baltimore, MD 21244-8016

Delivered electronically through www.regulations.gov

Attention: CMS-9934-P

Dear Administrator Slavitt:

Thank you for the opportunity to comment on the 2018 Benefit and Payment Parameters proposed regulations issued pursuant to the Patient Protection and Affordable Care Act (PPACA). We have submitted written comments previously in response to the Department's proposed standards for the state health insurance exchanges and expect to do so every year. The HSA Council represents millions of Americans who pay for their health care using a Health Savings Account (HSA) and the qualifying insurance associated with it.

This year, we were delighted to see that an HSA-qualified plan has been included in the Bronze tier of the proposed "simple choice plans" for 2018. The Council appreciates the inclusion of an HSA-qualified plan among the standard benefit designs. We continue to believe that HSA-qualified plans are among the most affordable insurance plan choices for many Americans precisely because HSAs provide assistance with out-of-pocket costs under the deductible. We appreciate CMS recognizing this benefit.

Because of their utility, the HSA Council urges CMS to consider making an HSA-qualified plan option available also in the Silver and Gold tier for 2018. Under the proposed 2018 actuarial value calculator, HSA-qualified plans can meet the actuarial value parameters for both tiers.

For example, an HSA-qualified plan with a \$1,500 deductible, 70% coinsurance, and \$2,000 out-of-pocket maximum would have an actuarial value of 81.33%. For those Americans interested in having a Health Savings Account with more generous insurance coverage than a Bronze tier plan, offering them this option could help improve coverage rates for the uninsured.

The HSA Council is also pleased that CMS intends to display the "simple choice plans" prominently on exchanges websites. We encourage CMS to do more to help individuals

selecting coverage on the state insurance exchanges to better understand what an “HSA-qualified plan” is and where to obtain information about establishing and contributing to a Health Savings Account. The HSA Council is happy to assist CMS with proposed website designs, page content, and links to ensure that accurate information is provided.

Similarly, we have also made this offer to the states that administer their own exchanges through the National Conference of Insurance Legislators (NCOIL) and the National Association of Insurance Commissioners (NAIC).

We want to make sure that the President’s promise to the millions of Americans who finance their healthcare with an HSA is kept. These plans are growing in popularity and should be easier to find and understand than is currently the case. We look forward to working with you on these important matters.

Respectfully,

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".

J. Kevin A. McKechnie
Executive Director