



# Help Drive the Future of Health Care Savings

## *Join the ABA HSA Council Today*

In Washington, reform efforts move at a rapid pace. Having personnel on the ground, armed with the information and resources needed to gain policymakers' attention, is essential for advocacy efforts to succeed.

No other advocacy group is better prepared or situated to defend health savings accounts than the American Bankers Association's HSA Council, with a membership made up of banks, insurers, administrators and technology companies, the Council is the only organization in the country dedicated solely to protecting, preserving and expanding the use of HSAs through banks.

*"Join the HSA Council and help us meet the healthcare financing needs of millions of Americans."*

— J. Kevin A. McKechnie, Executive Director

1-800-BANKERS, ext. 5520 | [aba.com/HSACouncil](http://aba.com/HSACouncil)



American  
Bankers  
Association  
HSA Council

# A Multifaceted Mission

## ADVOCACY

The HSA Council brings critical HSA issues before Congress, the agencies and the White House, to ensure that policymakers craft laws and regulations that support HSAs—the fastest-growing health care product in the country, currently used by more than 17 million Americans to fund their health care needs.

## PEER EXCHANGE

HSA Council members can participate in members-only conference calls during which industry concerns and developments are discussed in depth.

## INSIDER ACCESS

Tap the wealth of knowledge available from other HSA Council members and experts on the Council staff—a lobbying team that includes the former Special Assistant to President George W. Bush for Economic Policy.

## A Record of Real Success

Since our establishment in 2005, the HSA Council has proved its value to members in a number of key legislative battles:

- ✓ In 2013 and 2014, building on our success in 2012, the HSA industry continued to see record growth thanks to the extensive lobbying and educational efforts of the Council. The HSA Council also supported bills to expand HSAs and make them more versatile, appearing multiple times on live national television and radio programs to explain to Americans how they work and why they are so affordable.
- ✓ In 2012, the Council was successful at convincing President Obama to change the Actuarial Value (AV) and Medical Loss Ratio (MLR) rules to embrace HSAs, making them available in the state exchanges.
- ✓ In 2011, the HSA Council successfully represented our members during the interchange fee limit debate in Congress. We were able to carve HSAs out of the interchange restrictions and ensure that this important revenue source remained in place for the HSA industry.
- ✓ In 2010, the HSA Council, through its intensive meeting schedule and educational efforts, was instrumental in securing language by President Obama that ensures the inclusion of HSA-eligible in healthcare reform.

### In 2015 and beyond, the HSA Council will continue to

- Work closely with Congress to pass HSA expansion legislation that would correct oversights in the current HSA statute to make HSAs available to more Americans, simplify how individuals are able to save with an HSA, and includes administrative fixes to help employers and account-holders.
- Work with Congress, regulators and the Administration to expand the use of HSAs to Americans receiving benefits from the Veterans Administration, Medicare and Medicaid.
- Establish and run an HSA Compliance Toolbox to assist every organization in the HSA industry by creating a database of common compliance issues and solutions.

## BECOME AN HSA Council Member

The HSA Council offers two levels of membership

**Council-level members** receive the following:

- HSA Update e-mail bulletin and other periodic email updates
- Compliance assistance from staff experts
- 20 percent discount to IHC Forums
- Free subscription to *Healthcare Consumerism Solutions* magazine
- Networking opportunities with peers and industry experts at meetings and other events.
- Meetings with members of Congress, regulators at Health and Human Services (HHS), Treasury Department and IRS to educate them about HSAs.
- Updates on legislative and regulatory issues through regular conference calls.

**Board-level members** receive all of the benefits listed above plus:

- Serve on committees that establish and shape HSA Council goals and priorities
- Work with Council staff on comment letters to regulators and provide feedback on legislation when requested by Congressional staff
- Participate in special projects with the HSA Council
- Receive assistance scheduling meetings with members of Congress and regulators

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