



May 19, 2016

The Honorable Jeff Flake
U.S. Senator, Arizona
413 Russell Senate Office Building
Washington, DC 20510

The Honorable Dave Brat
7th District, Virginia
330 Cannon House Office Building
Washington, DC 20515

Dear Senator Flake and Congressman Brat,

On behalf of the 1.3 million members of AMAC, the Association of Mature American Citizens, I am writing in support of the *Health Savings Account Expansion Act of 2016*. This important piece of legislation goes a long way in restoring Americans' control over how their healthcare dollars are spent. By expanding the freedom and versatility of how Health Savings Accounts (HSA) can be used, Americans will be empowered to take full advantage of their HSAs. AMAC has long-called for legislation like this to scale back the overregulation currently impeding the success of HSAs.

With more than 16 million Americans currently using HSAs, and with millions of Americans expected to begin HSAs in the immediate future, the *HSA Expansion Act* is a timely, future-oriented solution. To date, several commonsense uses of the HSA are currently being restricted. Unable to use patient-owned dollars for things like over-the-counter drugs, premium payments, or direct primary care costs, current obstacles are an unacceptable burden to innovative and cost-cutting approaches to healthcare. This bill remedies those problems by permitting HSA funds to be used for direct primary care, insurance premiums, and over-the-counter purchases.

In addition to the patient-empowering and free-market-strengthening solutions mentioned above, the *HSA Expansion Act* raises the current cap on contribution limits. By eliminating these needlessly restrictive provisions on HSAs, millions of Americans will be free to begin saving for their future healthcare choices more generously than ever before. This bill takes the responsibility for healthcare funding back from the government and puts decision-making power into the hands of patients.

As an organization committed to representing the interests of mature Americans and seniors, AMAC is dedicated to ensuring senior citizens' interests are protected. We applaud Senator Flake, Congressman Brat, and their attentive staffs for their thoughtful and innovative solution to improve healthcare. AMAC is pleased to offer our organization's full support to the *Health Savings Account Expansion Act of 2016*.

Sincerely,

Dan Weber
President and Founder of AMAC