

July 7, 2016

The Honorable Diane Black
1131 Longworth House Office Building
Washington, DC 20515

The Honorable Earl Blumenauer
1111 Longworth House Office Building
Washington, DC 20515

Dear Representatives Black and Blumenauer:

On behalf of the Smarter Health Care Coalition and the undersigned organizations, we are writing to applaud the introduction of the *Access to Better Care Act of 2016*. This critical legislation will help patients with chronic illness access high-value health care services and medications that ensure optimal health and well-being.

As you know, approximately half of all Americans have at least one chronic condition and millions struggle to receive the appropriate care due to onerous cost burdens. Studies show that chronic conditions account for \$.86 for every dollar spent on health care and, without appropriate management, lead to adverse effects on quality of life. As such, the management of chronic conditions and the prevention of further complications is not only essential to improving health, but will ensure a more rational and sustainable health care system.

Yet certain health benefit arrangements face regulatory barriers to ensure patients have access to critical, high-value care. Specifically, when a health savings account (HSA) is paired with a high-deductible health plan (HDHP), these plans are generally prohibited from offering services and medications to manage chronic conditions on a pre-deductible basis. This problem is exacerbated by the fact that the HSA-HDHP marketplace is expanding rapidly. Studies show that the percentage of employees working for employers offering HSAs grew tenfold – from 2 percent in 2005 to nearly 22 percent in 2012;¹ and, the use of HSAs themselves increased by 29 percent between 2013 and 2014 with nearly 14 million HSAs opened by the end of 2014.²

The *Access to Better Care Act of 2016* addresses this problem by allowing HSA-HDHP paired plans to provide plan members access to health care services and medications that manage chronic conditions on a pre-deductible basis. Doing so will yield enormous benefits to consumers, employers, and payers alike including better health, enhanced workplace productivity, and the avoidance of unnecessary emergency care visits and hospitalizations to the benefit of patients and our health care system overall.

Once again, thank you for introducing this important legislation and we look forward to working with you.

Sincerely,

Gary Bacher
Co-Director

Tom Koutsoumpas
Co-Director

¹ Lorens A. Helmchen et al., Health Savings Accounts: Growth Concentrated Among High-Income Households and Large Employers. Health Affairs, 2015. Available at <http://content.healthaffairs.org/content/34/9/1594.full.html>.

² 2015 Midyear HSA Market Statistics & Trends. Devenir Research. Available at: <http://www.devenir.com/devenirWP/wp-content/uploads/2015-MidyearDevenir-HSA-Market-Research-Report-Executive-Summary.pdf>.

AHIP

American Benefits Council

American Heart Association/American Stroke Association

American Osteopathic Association

Dr. Michael Chernew

Families USA

Merck

National Coalition on Health Care

Public Sector HealthCare Roundtable

University of Michigan Center for Value Based Insurance Design