

SUPPORT THE HEALTH OF AMERICA'S FAMILIES

COSPONSOR S. 503, H.R. 1366

**RESPONSIBLE ADDITIONS AND INCREASES TO SUSTAIN EMPLOYEE (RAISE) HEALTH BENEFITS ACT
OF 2019**

March 1, 2019

The Honorable Chuck Grassley
Chairman
Senate Committee on Finance
219 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Ron Wyden
Ranking Member
Senate Committee on Finance
219 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Richard Neal
Chairman
House Committee on Ways and Means
1102 Longworth House Office Building
Washington, DC 20515

The Honorable Kevin Brady
Ranking Member
House Committee on Ways and Means
1139 Longworth House Office Building
Washington, DC 20515

Dear Chairman Grassley, Chairman Neal, Ranking Member Wyden, and Ranking Member Brady:

As Congress begins to consider potential reforms to healthcare and insurance policies, the undersigned dental associations write to encourage your support for the Responsible Additions and Increases to Sustain Employee (RAISE) Health Benefits Act of 2019 (S. 503, H.R. 1366).

As you know, flexible spending accounts (FSAs) allow consumers to set aside pretax dollars to pay for healthcare services and items that are not covered by insurance – such as vision and dental services, doctor copayments, prescription drugs, and medical supplies. FSAs allow families to efficiently save money for medical care, encourage active engagement in healthcare decision-making, and incentivize informed consumers of healthcare services.

However, after years of legislative and regulatory adjustments, FSAs suffer from two restrictions that do not make sense. **First**, the current “use-it-or-lose-it” rule restricts families from carrying over the full balance in these savings accounts from one year to the next. This makes it impossible for some families to save up for long-term medical needs that are predictable and affordable with a savings plan that extends past one calendar year. **Second**, the current arbitrary cap of \$2,700 on annual contributions restricts families from saving funds for more expensive medical costs. It also unfairly restricts larger families’ savings per person as compared to smaller families and hinders families from making individualized choices for their healthcare needs.

The RAISE Health Benefits Act repeals the “use-it-or-lose-it” rule for FSAs, allowing families to build balances over several years. The bill also significantly expands the current FSA annual contribution cap to \$5,000 and allows families with more than two dependents to save an additional \$500 per year for each additional dependent. Families that need more resources can thus save towards these costs and larger families will not be disadvantaged from savings for their potentially larger healthcare needs. Passage of the RAISE Health Benefits Act would adjust current illogical restrictions and lead to more effective spending on medical care and better health for many Americans.

We are encouraged that elements of the RAISE Health Benefits Act passed the House during the 115th Congress, and urge this Congress to finish the job and give families more flexibility in planning for their healthcare expenses. We urge you to support the RAISE Health Benefits Act. Should you have any questions, please contact Kevin O’Neill at Kevin.ONeill@arnoldporter.com or (202) 942-6563.

Sincerely,

American Association of Orthodontists
American Dental Association
American Association of Women Dentists
American Association of Oral and Maxillofacial Surgeons
Academy of General Dentistry
American Association of Endodontists
American Society of Dentist Anesthesiologists
American College of Prosthodontists
National Dental Association
American Academy of Oral and Maxillofacial Radiology
American Academy of Oral and Maxillofacial Pathology
American Academy of Periodontology