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Subject: How 13.5 Million People Could Lose Their Current Coverage

America's Health Insurance Plans is out this morning with its annual [survey](#) of Health Savings Account (HSA) eligible insurance plans. The survey finds that as of this January, 13.5 million Americans are enrolled in insurance plans compatible with HSAs – an increase of more than 18% compared to January 2011. What's more, enrollment remains evenly distributed along age and gender lines, disproving the notion that HSA insurance policies favor the young and healthy. And the survey also demonstrates that most HSA plan holders have access to tools, including price and quality data, that can make them better consumers of health care.

Unfortunately, ObamaCare could quickly change all these positive developments. Several provisions in the law, and accompanying regulations, will move health coverage in the exact opposite direction, by restricting access to HSAs and consumer-driven plans:

1. ObamaCare's essential health benefits package contains new restrictions on deductibles and cost-sharing, which will prevent at least some current HSA plans from being offered.

2. ObamaCare's medical loss ratio regulations also impose new restrictions that [studies show](#) will hit HSA plans particularly hard, and could force individuals to change their current form of coverage.
3. The ObamaCare [statute](#) does not specify that cash contributions made to an HSA will be counted towards the new federal actuarial value standards. And a February [bulletin](#) released by HHS in advance of upcoming rulemaking indicates that under the Administration's approach, not all contributions into an HSA will count towards the new minimum federal standards — meaning some HSA policies will not be considered "government-approved."
4. The law also includes [several new tax increases](#) related specifically to HSAs and to consumer-directed health plans in general, several of which have already [sparked controversy](#) — and all of which violate the President's "[firm pledge](#)" not to raise taxes on middle-class families.

Both individually and collectively, these provisions in ObamaCare will have the effect of limiting access to new and innovative consumer-directed health plans like Health Savings Accounts. Even as today's study confirms that HSAs are gaining more followers, ObamaCare's looming threat means millions of Americans could lose access to these innovative and popular plans.

Posted to the Freedom on Call blog [here](#).

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