



COMMITTEE ON  
**WAYS & MEANS**  
REPUBLICANS

# *the* **WAY FORWARD** *on* HEALTH CARE

## EMPOWER CONSUMERS

### *What's the problem?*

Health care costs are too high. Americans are too often in the back seat of their health care decisions. And with the current system's morass of regulations and bureaucrats, there are often too few opportunities for families to control their health care dollar.

### *Here's how we'd fix it:*

While Democrats have tried to sideline consumer-directed health care, Republicans believe we should eliminate the roadblocks that currently exist and institute several commonsense expansions:

- Allow spouses near retirement to make catch-up contributions to the same HSA account.
- Allow qualified medical expenses incurred before HSA-qualified coverage begins to be reimbursed from an HSA account as long as the account is established within 60 days.
- Increase contribution limits to HSAs so families can better prepare for future health care expenses.
- Remove the unique out-of-pocket maximum that applies to HDHPs because it causes a lot of plans in the individual market to be ineligible for HSAs.
- Expand accessibility for HSAs to certain groups, like those who get services through the Indian Health Service.

We should also complete the bipartisan work started in 2016 and further encourage the use health reimbursement arrangements. These tools allow employers of all sizes to give pre-tax dollars to employees to help them purchase a health plan in the individual market or get reimbursed for health expenses. That way, the plan belongs to the individual, but they still get financial support from their work.