

April 16, 2020

The Honorable Pat Roberts
United States Senate
109 Hart Senate Office Building
Washington, DC 20510

The Honorable Angus King
United States Senate
133 Hart Building
Washington, DC 20510

The Honorable Joni Ernst
United States Senate
730 Hart Senate Office Building
Washington, DC 20510

The Honorable Joe Manchin
United States Senate
306 Hart Senate Office Building
Washington, DC 20510

The Honorable Ron Kind
U.S. House of Representatives
1502 Longworth House Office Building
Washington, DC 20515

The Honorable Jackie Walorski
U.S. House of Representatives
419 Cannon House Office Building
Washington, DC 20515

The Honorable Grace Meng
U.S. House of Representatives
2209 Rayburn House Office Building
Washington, DC 20515

The Honorable Darin LaHood
U.S. House of Representatives
1424 Longworth House Office Building
Washington, DC 20515

Dear Senators Roberts, King, Ernst, Manchin and Representatives Kind, Walorski, Meng, and LaHood:

On behalf of the Health Choices Coalition, thank you for your work to expand Americans' access to self-treatment options during this critical moment in the COVID-19 crisis. Your efforts to make Health Savings Accounts (HSA) and Flexible Spending Arrangements (FSA) more accessible are also making social distancing easier and freeing up needed financial resources during a time when many are experiencing economic hardship. The HSA/FSA flexibility provision you championed in the Coronavirus Aid, Relief, and Economic Security Act or the CARES Act expands two important health benefits to Americans.

First, the repeal of the over-the-counter prescription requirement enables Americans who experience mild illnesses to treat their symptoms at home. Now that consumers no longer need a prescription to buy OTC medicines with HSA/FSA funds they can avoid extra trips to the doctor's office, which reduces the risk of spreading the virus and frees up critical medical resources for those who are seriously ill. Without OTC medicines, traditionally 90 percent of consumers would seek professional medical treatment for minor ailments, causing an unnecessary burden on the healthcare system.

Second, the law increases the affordability of basic women's healthcare by adding menstrual care products to HSA/FSA eligibility. Research from a menstrual care product manufacturer found that one in four women surveyed have struggled to purchase menstrual care products in the past year due to lack of income. One in five low-income women reported missing work, school, or similar events due to lack of access to menstrual supplies. Allowing women to use their HSA/FSA dollars on menstrual care products eases the financial burden during this difficult time.

As the pandemic crisis continues, Americans are looking to Congress for solutions to ease economic harm and slow the spread of COVID-19. Thank you for fighting for these key benefits that allow Americans to more effectively use tax preferred HSA/FSA accounts to meet their needs in this time of social distancing.

Sincerely,

AARP
Alliance for Period Supplies
America's Health Insurance Plans (AHIP)
American Academy of Dermatology Association (AADA)
American Association of Family Physicians (AAFP)
American College of Physicians (ACP)
American Medical Association (AMA)
American Optometric Association
American Osteopathic Association (AOA)
American Society of Association Executives (ASAE)
Anthem, Inc.
Arthritis Foundation
Associated Builders and Contractors Association (ABC)
Asthma and Allergy Foundation of America (AAFA)
Bayer
Black Women's Health Imperative
BlueCross BlueShield Association (BCBSA)
Center for Baby and Adult Hygiene Products (BAHP)
Consumer Healthcare Products Association (CHPA)
Employers Council on Flexible Compensation (ECFC)
FMI – The Food Industry Association
HealthEquity
Health-e Commerce
Lupus Foundation of America
Kimberly-Clark
National Alliance for Hispanic Health
National Association of Chain Drug Stores (NACDS)
National Association of Specialty Pharmacy
National Community Pharmacists Association (NCPA)
National Federation of Independent Business (NFIB)
National Grocers Association (NGA)
Procter & Gamble
Retail Industry Leaders Association (RILA)
Sjögren's Foundation
U.S. Chamber of Commerce
WageWorks
Wex Health