About HR 1185 and HR 1196:

- **Flexible Spending Accounts (FSAs):** Patient contributions to FSAs are presently limited to $2,550 annually. FSA contributions must be “used or lost” by the end of the year (Up to $500 can be rolled over for the following year) unless the employer offers a 75-day grace period rollover option allowed by the IRS.

- **HR 1185 would:** (1) cancel the FSA “use-it-or-lose-it” rule; (2) increase the annual FSA contribution limit to $5,000; and (3) allow families with more than two dependents to deposit up to $500 a year to their FSA for each additional dependent.

- **Health Savings Accounts (HSAs):** At present, only patients with a high-deductible health insurance plan may set up an HSA. Annual patient contributions to HSAs are limited to $3,350 for individuals and $6,750 for families, and may be rolled over from year to year. **HR 1196 would:** (1) increase the annual HSA contribution limit to $5,000 per year for individuals and $10,000 per year for families; and (2) expand HSA availability beyond patients with high deductible health insurance plans.

- **AAOMS encourages the inclusion of the expansion provisions from HR 1185 and HR 1196 in any broader HSA/FSA bill considered by Congress.**

Why Expand the Use of FSAs and HSAs?

- Existing restrictions on FSA/HSA contributions could force patients to forgo necessary dental care and impose a serious barrier to needed healthcare.

- Many Americans – especially those with middle-class incomes and without access to dental insurance – rely on medical FSAs and/or HSAs to cover out-of-pocket healthcare costs.

- Out-of-pocket medical costs, including many dental procedures, such as dental implants, can exceed the annual FSA/HSA contribution maximums set by the Affordable Care Act (ACA). This is especially true when you factor in the rising costs of deductibles, co-pays and prescription medication(s).

- Expanding the use of FSAs/HSAs would: allow families to save money for healthcare, encourage consumer engagement in healthcare decision-making, and incentivize consumers to become informed on healthcare services.

For more information contact: Jeanne Tuerk - jtuerk@aaoms.org
AAOMS Governmental Affairs Department - 800/822-6637, ext. 4321

Please cosponsor the RAISE Health Benefits Act (HR 1185) and the Health Savings Act of 2015 (HR 1196) in the House.

Please introduce companion legislation in the Senate.

Key details:
- HR 1185 is sponsored by Rep. Steve Stivers (R-OH) and has 76 cosponsors.
- HR 1196 is sponsored by Rep. Michael Burgess (R-TX) and has 4 cosponsors.
Cosponsor and Voting Lists for Key Legislation in 114th Congress

FSAs/HSAs

HR 1185 – RAISE Health Benefits Act

COSPONSORS (75), ALPHABETICAL

HR 1196 – Health Savings Act

COSPONSOR (4), ALPHABETICAL
Rep. Babin, Brian [R-TX-36]
Rep. Buschon, Larry [R-IN-8]
Rep. Cramer, Kevin [R-ND-0]