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American Association of Oral and Maxillofacial Surgeons

## EXPAND THE USE OF FSAs AND HSAs



**Please take up House-passed legislation to expand FSAs and HSAs.**

Key details: HR 6311 passed the House on July 25, 2018.

### HSA and FSA legislation:

- **Flexible Spending Arrangements (FSAs):** Patient contributions to FSAs are presently limited to \$2,650 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 6311 would:** 1) cancel the FSA “use-it-or-lose-it” rule; 2) allow contributions to roll over up to three times the annual limit.
- **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 \$3,450 for individuals and \$6,900 for families and may be rolled over without limits from year to year.
- **HR 6311 would:** 1) increase the annual HSA contribution limit to the annual combined out-of-pocket and deductible limits to \$6,650 per year for individuals and \$13,300 per year for families; and 2) expand HSA availability beyond patients with high-deductible health insurance plans to allow bronze and catastrophic plans to be HSA eligible

### 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 implant placement, can **exceed the annual FSA/HSA contribution maximums set by the Affordable Care Act**. This is especially true when factoring 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 about healthcare services.



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