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American Association of Oral and Maxillofacial Surgeons

EXPAND THE USE OF FSAs AND HSAs



Please cosponsor the RAISE Health Benefits Act of 2017 (H.R. 1204) and the Health Savings Act of 2017 (H.R. 35) in the House.

Please introduce companion legislation in the Senate.

Key details: • H.R. 1204 is sponsored by Rep. Steve Stivers (R-Ohio).
• H.R. 35 is sponsored by Rep. Michael Burgess (R-Texas).

About H.R. 1204 and H.R. 35:

- **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.
- **H.R. 1204 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 plans may set up an HSA. Annual patient contributions to HSAs are limited to \$3,400 for individuals and \$6,750 for families, and may be rolled over from year to year. **H.R. 35 would:** (1) increase the annual HSA contribution limit 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.
- **AAOMS encourages the inclusion of the expansion provisions from H.R. 1204 and H.R. 35 in any broader health reform 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.



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