

June 20, 2025

The Honorable Mike Crapo  
Chairman  
Senate Finance Committee  
United States Senate  
Washington, D.C. 20510

Dear Chairman Crapo,

On behalf of the undersigned employer organizations and business coalitions, we write to urge the Senate to include two critical, bipartisan health care provisions in the forthcoming budget reconciliation package – commonsense Health Savings Account (HSA) improvements that were included in the House’s version of the reconciliation bill (H.R. 1) and the Telehealth Expansion Act of 2025 (S. 763). These policies are essential to modernizing employer-sponsored health benefits, expanding access to affordable care, and strengthening the health and financial security of America’s workforce.

HSAs have long provided millions of working Americans with a valuable tool to manage out-of-pocket health care expenses and plan for future health costs. Modernizing these accounts will empower more employees to take ownership of their health care choices and improve financial wellness. These provisions under consideration have broad support and represent practical solutions to rising health care costs.

Additionally, temporary waivers allowing high-deductible health plans (HDHPs) to cover telehealth services on a first-dollar basis before the deductible is met have proven overwhelmingly popular with employees and employers alike, improving access to primary, behavioral, and specialty care. Making this flexibility permanent will preserve access to essential virtual care options for over 32 million Americans with HSA-qualified HDHPs, particularly in rural, underserved, and workforce-dense communities.

These provisions align with the Senate’s goals of lowering health care costs, expanding patient access, and preserving the flexibility of employer-sponsored coverage. They also enjoy significant bicameral support and would deliver meaningful, immediate benefits to employees, families, and the broader health care system.

Including these provisions in the reconciliation bill will strengthen employee-driven health care, promote financial wellness, and support broader access to effective, cost-efficient care. We urge the Senate to preserve both the HSA reforms and permanent first-dollar telehealth coverage in the final package.

We appreciate your leadership and stand ready to work with you to preserve both the HSA reforms and permanent first-dollar telehealth coverage in the final package.

Sincerely,

Alliance to Fight for Health Care  
American Benefits Council  
Business Group on Health

Corporate Health Care Coalition  
The ERISA Industry Committee  
HR Policy Association  
National Alliance of Healthcare Purchaser Coalitions  
Partnership for Employer-Sponsored Coverage  
Purchaser Business Group on Health  
Silicon Valley Employers Forum  
Small Business Majority