

April 5, 2023

The Honorable Jeanne Shaheen
United States Senate
506 Hart Senate Office Building
Washington, D.C. 20510

The Honorable Bill Cassidy
United States Senate
455 Dirksen Senate Office Building
Washington, D.C. 20510

The Honorable Mark Kelly
United States Senate
516 Hart Senate Office Building
Washington, D.C. 20510

The Honorable Tim Scott
United States Senate
104 Hart Senate Office Building
Washington, D.C. 20510

Dear Senators Shaheen, Cassidy, Kelly, and Scott,

On behalf of The ERISA Industry Committee (ERIC), thank you for introducing the *Primary Care Enhancement Act* (S. 628). ERIC strongly supports your bill to clarify that direct primary care (DPC) agreements are not insurance or health plans, ensuring that individuals enrolled in high-deductible health plans (HDHPs) can benefit from Health Savings Accounts (HSAs). This legislation would significantly improve HDHPs, making these consumer-directed plans a more versatile and effective tool for employees and their plan sponsor employers.

ERIC is a national advocacy organization exclusively representing the largest employers in the United States in their capacity as sponsors of employee benefit plans for their nationwide workforces. With member companies that are leaders in every economic sector, ERIC is the voice of large employer plan sponsors on federal, state, and local public policies impacting their ability to sponsor benefit plans.

ERIC advocates for policies that empower employers to offer quality benefits to working families and help control the costs of health insurance and health care services. Consumer-driven health options are vital for ERIC members and their employees. HDHPs and HSAs are effective and important options, but congressional action is needed to provide important updates to these consumer-friendly coverage tools as little has been done since they were first created in 2003. This legislation takes a significant step toward allowing millions of individuals with HSAs to use HSA funds to pay for a direct primary care arrangement, and expands access to high-value primary care services for Americans of all incomes and ages. By updating the Internal Revenue Code, your legislation would provide certainty to plan sponsors and beneficiaries, greatly increasing the likelihood that employers will improve health benefits, and patients can receive the care they need.

ERIC strongly supports this legislation and looks forward to working with you to advance S. 628 during the 118th Congress.

Sincerely,

Melissa Bartlett

Senior Vice President, Health Policy