



AMERICANS *for* TAX REFORM

November 9th, 2009

The Honorable Jeff Flake
240 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Flake,

On behalf of Americans for Tax Reform, I write to congratulate you for sponsoring H.R. 3971, the “Health Savings Account Expansion Act of 2009,” and to inform you of Americans for Tax Reform’s decision to officially endorse it. I also write to encourage other Members of Congress to support this legislation.

H.R. 3971 represents a needed tax improvement. For far too long, Americans have been taxed for getting their insurance personally instead of getting insurance through their employer. By equalizing the tax advantage between employer-based and personal insurance, this bill would allow Americans to maintain portable health insurance.

HSAs allow individuals to take personal responsibility for their health care. By so doing, this allows them to choose what coverage they get, safely protecting their care from government mandate. It also allows each family to tailor their health care plan to their specific needs.

This legislation would encourage individuals to save money for catastrophe, and would help them be responsible for their health care choices, eliminating the waste and inefficiency that plague the current system. This would restore the market’s ability to foster innovation (both cost-saving and life-saving) by putting the consumer in a position to care about the quality and cost of medical procedures. In other words, this legislation allows individuals to have ‘skin in the game.’

This legislation would also allow individuals to use the money in their HSA to buy health insurance without having to pay taxes; by lowering the cost of personal insurance in such a simple way, this would allow individuals to purchase insurance who could not in the past.

In the heated health care debate, it is reassuring to see meaningful and thoughtful policy solutions such as this. We thank you for your involvement and leadership, and offer you any services that we can provide to assist you in passing this needed reform.

Sincerely,

Grover G. Norquist
GGN: rle

722 12th Street N.W.

Fourth Floor

Washington, D.C.

20005

T: (202) 785-0266

F: (202) 785-0261

www.atr.org