



Rep. Kelly Introduces Bipartisan Bill to Help More Americans Save Money on Health Care

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US News & World Report says bill “is non-partisan, non-ideological and would make the world a better place”

WASHINGTON — U.S. Representative Mike Kelly (R-PA) – a member of the House Ways and Means Committee – has introduced *the Faith in Health Savings Accounts Act* (H.R. 2310, also known as *the Faith in HSAs Act*), which would allow members of Health Care Sharing Ministries (HCSMs) to use Health Savings Accounts (HSAs) to save money on medical expenses without having to purchase a high deductible health insurance plan. The legislation is co-sponsored by Rep. Collin Peterson (D-MN), and was previously introduced by Rep. Kelly in April 2015.

Statement by Rep. Kelly:

“As its name suggests, this commonsense bill is based on widespread faith in HSAs as a powerfully effective tool to make health care more affordable, along with our belief that Americans who pay into HCSMs deserve access to them. This is about guaranteeing fairness, financial savings, and greater peace of mind to countless faith-based households currently being neglected by our nation’s outdated tax code. The Faith in HSAs Act sets things right.”

Statement by Rep. Collin Peterson (D-MN):

“Health Care Sharing Ministries support the financial and medical needs of millions of Americans throughout the country. This bi-partisan legislation to allow their members to establish Health Savings Accounts will provide much-needed flexibility and choice to combat rising costs of care.”

Statement by Dr. Dave Weldon, President, the Alliance for Health Care Sharing Ministries:

“I’m delighted to see the re-introduction of H.R. 2310. This bill will allow Health Sharing members to access and utilize an HSA. This will help the more than one million Americans who currently choose health care sharing to better meet their medical needs and expenses. I applaud the leadership and friendship Rep. Kelly and Rep. Peterson have extended to our community and the parity this bill offers.”

Dean Clancy, “Health Care Heaven,” U.S. News & World Report:

“In plain English, the one-sentence Kelly bill would allow millions of people of faith to save tax-free for their medical expenses. It would do this by opening up the popular Health Savings Accounts program to hundreds of thousands of Americans who have been inadvertently shut out of it because of their religious practice. Specifically, the bill would amend the tax code to treat membership in a health care sharing ministry as equivalent to owning a high-deductible health plan, for purposes of having an HSA.”

“An HSA is a tax-favored savings vehicle first created in 2003 and today enjoyed by more than 15 million Americans. With one, you owe less in taxes, because contributions to the account reduce your taxable income. ... **But there's a problem, and this is the reason for Kelly's bill: To qualify for an HSA, you have to have a high-deductible health plan, which by definition is insurance.** Millions of Americans decline to carry insurance for religious or ethical reasons. These Americans can never qualify for an HSA.

It's not that they're insurance slackers or free riders; they just choose to provide for their medical expenses in a different way. **Kelly's bill would fix this problem by allowing those who participate in a recognized health care sharing ministry to have an HSA.**”

“Health Savings Accounts and health care sharing are naturally complementary – a match made in heaven ... In uniting the two concepts, **Kelly has done something astonishing. He has come up with a non-partisan, non-ideological, non-controversial health care reform that would actually make the world better.**”

NOTE: Health Care Sharing Ministries are religious non-profit associations whose members choose to share medical expenses based on their mutual religious convictions. Under current law, HCSMs are recognized as valid insurance alternatives, however, they cannot utilize HSAs, which are only available to taxpayers who purchase high-deductible health plans. The Faith in HSAs Act would change the law to end this prohibition.

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