

# Conservatives Support the Efforts of Senator Ted Cruz and Representative Chip Roy with The Personalized Care Act

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The American health care market has largely been destroyed. Currently it is unnecessarily complex and long overdue for an overhaul. Prices are too high, choices are too few, and the federal government's response has long been more government control and more money – only leading to worse care and coverage options.

The choice is between a government-run system that is heading us towards bankruptcy or a free-market solution that allows everyone to have access to great care.

In an age of technology, job mobility, and unprecedented market innovation, America deserves a 21st-century solution to this long-broken system. That is why we are supportive of the efforts of Senator Ted Cruz, R-TX, and Representative Chip Roy, R-TX with The Personalized Care Act, which aims to help Americans get the health care they need by

decreasing bureaucracy and increasing their choices. We encourage all Members to sponsor this legislation and to include The Personalized Care Act in any agenda looking to the 118th Congress.

The Personalized Care Act puts patients and doctors back at the center of healthcare—not Washington bureaucrats. This bill makes it easier to pay for health insurance and increases portability and accessibility for millions of Americans.

The bill decouples HSAs from high-deductible health insurance plans, expands HSAs for individuals with Medicare, Medicaid, CHIP, direct medical care, healthcare sharing ministries, short-term limited-duration plans, and medical indemnity plans.

The bill increases HSA contribution limits from \$3,550 (2020 limit) to \$10,800 for individuals and from \$7,100 (2020 limit) to \$29,500 for families.

The bill extends allowable HSA withdrawals to include direct medical care fees, healthcare sharing ministry fees, and insurance premiums.

Defines direct medical care and healthcare sharing ministries as qualified medical expenses and not health plans or insurance plans.

Reduces the penalty for nonqualified distributions from 20 percent to 10 percent.

In a time when Democrats are pushing to increase federal control of our healthcare system it is time for the Republicans to offer an alternative that stays true to conservative principles and finally create personalized healthcare for all Americans.

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**The Honorable J. Kenneth Blackwell**  
Chairman, Conservative Action Project  
Chairman, CNP Action, Inc.

**Thomas E. McClusky**  
Principal  
Greenlight Strategies, LLC

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**The Honorable Jim DeMint**  
Chairman, Conservative Partnership  
Institute  
Member, US Senate (SC 2005-2013)

**Ed Corrigan**  
Vice Chairman, Conservative Action Project  
President & CEO, Conservative Partnership  
Institute

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**David N. Bossie**  
President  
Citizens United

**Kelly J. Shackelford, Esq.**  
President and CEO  
First Liberty Institute

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**The Honorable Brooke Rollins**  
President and CEO  
America First Policy Institute (AFPI)

**Jenny Beth Martin**  
Chairman  
Tea Party Patriots Citizen Fund

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