



IWV Supports The Health Care Fairness for All Act

May 15, 2023

Dear Members of Congress

Independent Women's Voice, which fights to enhance people's freedom, opportunities, and well-being, is proud to support **H.R. 3129, the Health Care Fairness for All Act**, introduced by Representative Pete Sessions.

Under the Health Care Fairness for All Act, Americans will have the option to obtain healthcare coverage via a portable health insurance tax credit. As currently written, the health credit would provide an annual amount of \$4,000 per adult and \$2,000 for each child. Patients will have the option to allocate the credit(s) to any insurance program that they choose.

Families have long used tax-advantaged Health Savings Accounts (HSAs) to cover medical expenses tax-free, but only those enrolled in high-deductible health plans are currently eligible to open these accounts. This bill would change that restriction to allow all Americans to save and pay for health care with an HSA, which will equalize the tax treatment of insurance plans purchased by individuals and by employers.

Ultimately, these important policy changes will expand access to care; encourage more people to shop for and buy insurance on their own, which will generate more market competition and lead to lower prices; improve healthcare equality; and increase price transparency. In other words, this bill would transform our healthcare system so that it better meets the needs of patients.

Each person has his or her own needs and preferences in health care; we should simply focus on making it affordable and easy for people to access the health care that's best for them as individual patients. "Our current healthcare system puts countless American families and individuals in no-win circumstances, forcing high costs and little choice," **said** Representative Sessions. "The Health Care Fairness for All Act will empower Americans to make effective decisions for themselves and their families while incentivizing private markets to be more innovative and competitive."

He's right. Most Americans don't choose their doctors or hospitals; their insurance network chooses for them. And most Americans don't choose their insurance plan; their employer chooses for them. H.R. 3129 could change this and offer greater personal choice.

We thank Representative Sessions for his leadership in supporting personalized health care for all Americans with the recognition that there is no one size fits all. We urge you to join him and support the Health Care Fairness for All Act.

Respectfully,

A handwritten signature in black ink that reads "Hadley Heath Manning". The signature is written in a cursive, flowing style.

Hadley Heath Manning

Vice President for Policy

Independent Women's Voice