



November 20, 2003

The Honorable Dennis Hastert
Speaker
U.S. House of the Representatives
H-232 Capitol Building
Washington, DC 20515

Dear Speaker Hastert:

On behalf of the 600,000 members of the National Federation of Independent Business (NFIB), I urge you to consider the importance of the Health Savings Account (HSA) provision within the Medicare conference agreement. HSAs will provide small businesses with more accessible, affordable options in the health insurance market.

We believe that HSAs will help reduce the number of uninsured Americans by allowing small businesses more choice in the current small group market. For example, some small businesses have saved up to 42 percent when they have chosen a Medical Savings Account (MSA) over traditional insurance products; others have saved up to 60 percent using a Health Reimbursement Account (HRA). By allowing more flexibility, HSAs will afford employers a better opportunity to offer employees health insurance at reasonable rates. Health Savings Accounts will put individuals in control of their own health care and will offer security for the mobile workforce that exists today.

Thank you for your consideration of HSAs within the Medicare conference agreement. We appreciate your support for this free market reform to our health care system.

Sincerely,

A handwritten signature in black ink, appearing to read "Dan Danner". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Dan Danner
Senior Vice President
Public Policy

cc: All House Members