

PRR

PATIENTS RISING

THE COMMON SENSE
POLICY THAT CAN
BRING PEACE OF
MIND TO MILLIONS

HEALTH SAVINGS ACCOUNTS

WHY THEY'RE A
LIFELINE FOR
PATIENTS

A woman with grey hair, glasses, and a necklace is speaking at a table. She is wearing a light blue top and has her hands on the table. The background is a plain, light-colored wall.

**“I WAS ABLE TO GET THE
TREATMENT I NEEDED
WITHOUT HAVING TO
PAY MONEY OUT OF
POCKET.”**

RECONCILIATION

2025



Patients Rising supports the expansion of Health Savings Accounts because they allow patients to prepare for the real costs of care. From post-surgical supplies and mobility aids to mental health services and out-of-network treatments, many of the most critical expenses are paid out of pocket.

We support policy changes that would let Medicare beneficiaries continue contributing to HSAs and extend eligibility to those with Bronze or Catastrophic marketplace plans. These reforms would close gaps that block patients with limited coverage from building financial protection against predictable medical costs.

HSAs offer meaningful tax advantages, including pre-tax contributions, tax-free growth and untaxed withdrawals for qualified medical expenses., and they provide a pathway to greater control, smarter planning and a healthcare system that accounts for the full picture of what it takes to stay well.

Co-Founder + CEO

Terry Wilcox

Executive Director

Mackay Jameson

Board Member

Demeshia Montgomery



APPEALS TOOK MONTHS. BILLS DIDN'T.

Greg Josephs fought through 3 rounds of appeals before he was finally accepted onto Medicare. It was a drawn-out process, one that drained time, energy and options.

“If I had access to an HSA,” Greg says, “I would have peace of mind knowing I’m able to put money away.”

The sense of security of being able to prepare for inevitable medical costs is exactly what Health Savings Accounts were designed to provide. But under current law, Medicare beneficiaries cannot contribute to an HSA, no matter their need or income level.

Patients Rising supports changing that, so for people like Greg, HSAs can provide stability when coverage gaps drag on, appeals take months and unexpected costs don’t wait for approvals.



SENATOR
Gary C. Peters
Michigan

SH724

HOPE DEFERRED

A virtual intensive outpatient program that treats dual diagnosis, addressing both mental health and substance use disorder, is the perfect fit.

But there's one obstacle Christine has struggled to work around — the \$10,000 out-of-pocket cost.

“We can't manage the \$10,000 cash pay for the program,” Christine says. “If I had access to a Health Savings Account, I would use it for my son's out-of-network mental health care when Medicare doesn't cover it.”

For families like Christine's, insurance coverage is rarely complete. Gaps in Medicare, narrow provider networks and limited mental health benefits make it nearly impossible to access care, especially for complex or dual-diagnosis conditions. The right care exists, but the challenge is paying for it.

Christine isn't asking for a handout; she just wants the option to plan ahead. If Medicare allowed continued contributions to HSAs, or if families on Bronze or Catastrophic marketplace plans were eligible, patients like her could build a cushion for exactly this kind of situation, when the care is critical but the coverage doesn't come through.

A HOUSEKEEPER'S HSA KEPT THE LIGHTS ON

When Vickie Wilkerson worked as a professional housekeeper for a prominent doctor in Louisiana, her job covered a lot of ground.

She was responsible for his three-story mansion, his practice's office and his business's office.

"He had me listed as employed through his business office," she said, "so I was afforded health insurance."

Her insurance benefits also included a health savings account, with her employer contributing \$75 each month.

"It wasn't much money," she says. "But at the time, I had been diagnosed with psoriasis, and my doctor prescribed a topical treatment. I was shocked at how much it was."

Vickie was only making minimum wage at the time, but having an HSA made a difference. "With the money from the HSA, I was able to get the topical treatment without having to pay money out of pocket," she says. "I was a single mother with two small boys to care for."

This is a clear example of how HSAs can be lifelines. For working families living that don't have much disposable income, even a modest HSA can prevent a medical crisis from turning into a financial one.

That is why Patients Rising supports expanding access to HSAs by allowing Medicare beneficiaries to continue contributing and by making these accounts available to individuals enrolled in Bronze or Catastrophic marketplace plans. These reforms would give more families the ability to plan for medical costs that are routine, necessary and often excluded from coverage.



COVERED BY COURAGE

This Is What It Looks Like When an HSA Works the Way It's Supposed To

For Jessica Critzer-Fox, a Health Savings Account is a safety net she leans on every month to keep her daughter healthy. "My HSA provides me peace of mind for covering my daughter's medical costs throughout the year," she says.

"That includes the cost of her 14 prescriptions each month, her insurance deductible and copays, fees for monthly infusions and other medical-related expenses."

Jessica's daughter was diagnosed with FSGS, a rare and aggressive kidney disease, at just four years old. She is now 18 and six years post-transplant, but the medical needs have only become more complex.

She still requires monthly infusions to protect her transplanted kidney, which are critical for preventing rejection. Without consistent access to treatment, everything her family has fought for could unravel.

This is what it looks like when an HSA functions as intended. It helps families manage high-cost, ongoing care without living in a constant state of financial uncertainty.

But not every family has access to that kind of resource. Patients Rising supports expanding HSA eligibility by allowing individuals on Medicare to continue contributing to their accounts and by making HSAs available to those enrolled in Bronze or Catastrophic marketplace plans. These reforms would give more families the ability to plan ahead, manage chronic conditions and maintain access to essential treatments that are not fully covered by insurance.



IF I HAD ACCESS

TO AN HSA

I would use it to pay for the medications that my insurance does not cover ... The cost for healthcare with chronic illness is astronomical. Some medications for pulmonary hypertension can run \$10,000 per month.

Keisha Jackson





KEISHA'S DIAGNOSES ARE COMPLICATED. HER COVERAGE SHOULDN'T BE.

Keisha Jackson lives with a constellation of chronic illnesses: lupus, pulmonary hypertension, interstitial lung disease, scleroderma, Raynaud's syndrome and fibromyalgia. Each one comes with its own treatment plan, its own specialists and its own costs.

"If I had access to a health savings account," Keisha says, "I would use it to pay for the medications my insurance doesn't cover, monthly infusion copays, chemotherapy infusion copays four times a year, acupuncture, physical therapy, labs, scans, outpatient procedures and assistive devices."

Her list isn't hypothetical. Her prescriptions include medications for pulmonary hypertension, with some priced at \$10,000 per month.

Keisha also navigates the unpredictability of surprise medical billing. She has experienced additional charges that arrive weeks after treatments, long after she thought the bill had been settled with Medicare.

These financial shocks compound an already unmanageable system.

For patients like Keisha, an HSA would offer a structured way to plan for care that cannot be delayed, denied or downscaled without consequence.

Patients Rising supports expanding access to HSAs by allowing Medicare beneficiaries to continue contributing and by extending eligibility to individuals enrolled in Bronze or Catastrophic marketplace plans. These changes would give patients facing complex, chronic illnesses the ability to prepare for care that is ongoing, unavoidable and often excluded from standard coverage.

The current model favors simplicity, and Keisha's reality is anything but.



PATIENTS RISING

*Empowering every patient in America to advocate
for reforms placing them, alongside their doctors,
in control of their healthcare choices.*

www.patientsrising.org