



Citizens' Council for Health Freedom

Health Freedom Minute

March 12, 2018

Will Congress Allow HSAs for Medicare?

Should senior citizens on Medicare be able to have health savings accounts, otherwise called HSAs? Today, 20 million Americans contribute money to HSAs tax-free. The money must be used for medical expenses, such as to pay your deductible, and it grows tax-free. When you die, it can be passed on to your loved ones.

But once you turn 65, you can only use the dollars in the account, you can't add money to the account. That's because federal law requires the HSA to be paired with a high-deductible insurance plan and Medicare doesn't count. Perhaps the best solutions are letting people have an HSA without insurance and letting them opt out of Medicare and keep their private health insurance policy for life.

["Time for Congress to Give Seniors Access to Health Savings Account."](http://thehill.com/opinion/healthcare/364266-time-for-congress-to-give-seniors-access-to-health-savings-accounts) Former Rep. Bill Archer, The Hill, December 12, 2017: <http://thehill.com/opinion/healthcare/364266-time-for-congress-to-give-seniors-access-to-health-savings-accounts>

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*The Health Freedom Minute is now heard in 47 states:
Mornings M-Th at AM1280 (The Patriot) in MN and 91.5 AM WHKC (FreedomFM) in OH,
afternoons on American Family Radio, and daily on the CSN network
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