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NINE REASONS CONGRESS SHOULD ENACT THE BIPARTISAN CHRONIC DISEASE FLEXIBLE COVERAGE ACT (H.R. 919*)

1. **90%** of the nation's $5.3 trillion in annual health care spending is for people with chronic and mental health conditions[1]
2. A 2025 Milliman Medical Index (MMI), the average annual cost of healthcare for a family of four with employer-based coverage rose from **$8,414 to $35,119 – an increase of 317%**[2]
3. **37%** of Americans don't have **$400 in the bank** to cover a surprise expense[3]
4. After publication of U.S. Treasury Notice 2019-45, between **75-80%** of responding employers and HSA-eligible High-Deductible Health plans said they **expanded pre-deductible coverage of chronic disease prevention drugs and services**[4,5]
5. This expanded flexibility has the potential to help **61 million** Americans[6]
6. Research showed that by 2022, (three years after publication of the updated guidance), the percentage of health plan enrollees with diabetes using insulin increased and the percentage of enrollees with heart disease or diabetes using statins increased[7]
7. Several studies show that preferred drug lists that provide high-value medications before the plan deductible led to **increased prescription fills, particularly by underserved populations**[8]
8. **64%** of Health Savings Account holders **live in a zip code with a median household income of less than $100,000**[9]
9. **81% of respondents** to a recent survey indicated that **a top priority for Congress should be to allow more preventive care for chronic diseases to be covered** by health insurance even before patients meet their annual out-of-pocket deductible[10]

* The House passed H.R. 919 with unanimous bipartisan support.

SOURCE

1. https://www.cdc.gov/chronic-disease/data-research/facts-stats/index.html
2. https://media.milliman.com/v1/media/edge/images/millimaninc5660-milliman6442-prod27d5-0001/media/Milliman/PDFs/2025-Articles/2025-Milliman-Medical-Index.pdf
3. https://www.federalreserve.gov/publications/2026-economic-well-being-of-us-households-in-2025-savings-investments.htm#:~:text=The%20share,well
4. https://static1.squarespace.com/static/5e583a2544d97f413cf8190e/t/62670d93fd7125390edf6e4e/1650920852746/202109-AHIP_HDHP-Survey.pdf
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6. https://www.devenir.com/research/2024-devenir-hsa-council-demographic-survey/
7. https://www.ebri.org/content/the-impact-of-expanding-pre-deductible-coverage-in-hsa-eligible-health-plans-on-medication-adherence
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