



January 22, 2025

The Honorable Ted Cruz  
Senator from Texas  
167 Russell Senate Office Building  
Washington, DC 20510

The Honorable Chip Roy  
21<sup>st</sup> Congressional District of Texas  
1005 Longworth House Office Building  
Washington, DC 20515

Dear Senator Cruz and Representative Roy,

On behalf of AMAC Action, the advocacy affiliate of AMAC - the Association of Mature American Citizens, and our more than 2 million members, I am writing to express our strong support for the **Personalized Care Act**. This legislation offers seniors the ability to take control of their healthcare decisions and protect their financial independence by significantly expanding access to Health Savings Accounts (HSAs).

For many seniors, navigating the current healthcare system is an overwhelming and costly challenge. The Personalized Care Act provides much-needed relief by decoupling HSAs from high-deductible health plans, ensuring more individuals, including seniors on Medicare or participating in healthcare sharing ministries, can benefit from the flexibility HSAs offer. This reform represents a critical step toward a patient-centered healthcare system that empowers individuals rather than bureaucracies.

The bill's provisions to increase HSA contribution limits to \$10,800 for individuals and \$29,500 for families will allow seniors to better plan for and manage their medical expenses. Expanding the list of eligible withdrawals to include direct medical care fees, insurance premiums, and healthcare sharing ministry fees aligns with the practical needs of today's retirees. These updates provide our members with the tools they need to maintain autonomy over their healthcare decisions while reducing financial strain.

Furthermore, by clarifying the status of direct medical care and healthcare sharing ministries as qualified medical expenses, the Personalized Care Act removes unnecessary regulatory barriers that complicate care. Reducing the penalty for nonqualified distributions from 20 percent to 10 percent reflects a compassionate understanding of the financial realities facing many older Americans.

Thank you for your unwavering commitment to expanding healthcare options for all Americans.

Sincerely,

A handwritten signature in black ink that reads "Andrew J. Mangione Jr." The signature is written in a cursive, flowing style.

Andrew J. Mangione Jr.  
Senior Vice President  
AMAC Action