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February 6, 2025

The Honorable Lloyd Smucker
11th Congressional District of Pennsylvania
302 Cannon House Office Building
Washington, DC 20515

Dear Representative Smucker,

On behalf of AMAC Action, the advocacy affiliate of AMAC - the Association of Mature American Citizens, and our more than 2 million members, I write in strong support of the Primary Care Enhancement Act of 2025. This critical legislation will expand healthcare freedom by allowing individuals with Health Savings Accounts (HSA) to access Direct Primary Care (DPC) – a proven model that lowers costs, improves patient outcomes, and strengthens doctor-patient relationships.

DPC eliminates insurance red tape and administrative waste, allowing physicians to spend more time with patients while providing transparent, affordable, and high-quality care. Patients in DPC arrangements experience fewer hospital visits and reduced healthcare spending, with employers offering DPC seeing up to 20% savings on total healthcare costs. However, under current IRS rules, HSA holders are unfairly restricted from using their own savings to pay for DPC services, limiting access to this effective model.

Expanding access to DPC is especially important for seniors and working families who rely on primary care to manage chronic conditions and prevent costly hospitalizations. By allowing HSA funds to be used for DPC, more Americans will be able to proactively manage their health and reduce long-term reliance on expensive emergency care. This is a common-sense reform that promotes early intervention, patient choice, and personal responsibility in healthcare.

Additionally, this legislation will help strengthen doctor-patient relationships by cutting out the unnecessary bureaucracy that often drives up costs and reduces the quality of care. Allowing more Americans to access DPC through their HSAs will empower individuals to take control of their healthcare decisions, rather than being forced into a system dominated by insurers and government mandates.

The Primary Care Enhancement Act is a commonsense, bipartisan solution that removes this outdated restriction and empowers seniors and working families to choose the healthcare that best fits their needs.

Thank you for your leadership on this important issue and we look forward to working with you to ensure affordable, patient-centered healthcare for all Americans.

Sincerely,

A handwritten signature in black ink, appearing to read "Andrew J. Mangione Jr.", written in a cursive style.

Andrew J. Mangione Jr.
Senior Vice President
AMAC Action