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May 10, 2021

The Honorable Steve Stivers
United States House of Representatives
2234 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Vicente Gonzalez
United States House of Representatives
113 Cannon House Office Building
Washington, D.C. 20515

Dear Representatives Stivers and Gonzalez:

On behalf of the Academy of General Dentistry (AGD) and its 40,000 members, I would like to thank you for your efforts to help give families the flexibility they need to pay for health care by introducing the *Responsible Additions and Increases to Sustain Employee (RAISE) Health Benefits Act* (H.R.1860).

We strongly support the legislation and its provisions to increase the annual contribution cap for flexible savings accounts (FSAs) to \$5,000 and allow families with more than two dependents to save an additional \$500 a year for each additional dependent. AGD also appreciates that this bill would eliminate the “use it or lose it” rule, which only allows consumers to carry over \$500 of unused funds in their FSA.

Many dental procedures, even for those with dental insurance, require out-of-pocket expenses. Restricting consumers’ ability to save for anticipated out-of-pocket expenses may force them to make critical medical decisions based on what they can afford, not on what is medically necessary or part of the treatment plan their provider recommends.

FSAs allow families to efficiently save money for medical and dental care, encourage active engagement in health care decision-making, and incentivize informed consumers of healthcare services. AGD believes the current restrictions on FSAs significantly hinder a mechanism that has proven to be a critical tool to help families with the cost of care.

We look forward to continuing to work with you during this critical time to protect the health of our nation and stand ready to help advance the *RAISE Health Benefits Act* in Congress. If you or your staff have any questions, please contact Daniel J. Buksa, JD, Associate Executive Director of Public Affairs, by phone at (312) 440-4328 or via email at daniel.buksa@agd.org to let us know how we may be of further assistance.

Sincerely,

Bruce Cassis, D.D.S., MAGD
President
Academy of General Dentistry

Myron (Mike) Bromberg, D.D.S.
Congressional Liaison
Academy of General Dentistry