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July 17, 2026

The Honorable Eric Burlison
1108 Longworth House Office Building
Washington, D.C. 20515

Dear Representative Burlison:

On behalf of NFIB, the nation's leading small business advocacy organization, I write in support of H.R. 8324, the Great American Healthcare Plan, which would expand Health Savings Accounts (HSAs) and give greater flexibility to small businesses to offer health coverage to their employees.

In a recent NFIB member ballot, 94% of NFIB members believe that the federal government should allow individuals to use tax-free dollars from a Health Savings Account to pay for medical expenses not covered by insurance.[1] Small businesses have faced significant increases in health insurance premiums while having very few alternative options to turn to in order to control costs. Unlike large employers, small businesses often lack the purchasing power and flexibility necessary to offer competitive, affordable health benefits. Expanding access to Health Savings Accounts (HSAs) is a practical solution that empowers both employers and employees.

HSAs help make health care more affordable for small businesses by lowering the overall cost of benefits through consumer directed healthcare spending. The Great American Healthcare Plan Act modernizes and expands HSAs by giving individuals greater flexibility to save for and pay for their healthcare expenses with tax-advantaged dollars. These reforms will help small businesses offer more affordable, consumer-driven health coverage while allowing employees to build savings that remain with them from job to job.

Small business owners have identified the rising cost of health insurance as their top problem for the last four decades.[2] These increased costs have created some of the largest barriers to small employers hiring, retaining employees, and growing their businesses. Rather than relying on additional mandates or government control of American's healthcare, this legislation embraces

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[1] *Mandate, vol. 584,* NFIB Member Ballot, March 2024*, Should individuals be allowed to use tax-free dollars from a Health Savings Account to pay for medical expenses not covered by insurance? (Yes: 94% No: 2% Undecided: 5%)*.

[2] Wade, Holly, and Madeleine Oldstone. *Small Business Problems and Priorities: 2024*. NFIB Research Center, National Federation of Independent Business, July 2024.

policies that expand choice, increase flexibility, and put patients in charge of their own healthcare decisions.

The Great American Healthcare Plan represents an important step toward more affordable health coverage. By giving small businesses additional options to provide reliable and affordable health coverage, this legislation will promote economic growth and strengthen Main Street.

Sincerely,

Tyler Dever
Principal, Federal Government Relations
NFIB