

June 29, 2025

The Honorable John Thune
Majority Leader
U.S. Senate
Washington, DC 20510

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Chuck Schumer
Minority Leader
U.S. Senate
Washington, DC 20510

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
Washington, DC 20515

Dear Majority Leader Thune, Leader Schumer, Speaker Johnson, and Leader Jeffries:

The undersigned organizations are writing to you in support of Sec. 71306 of the Senate amendment to H.R. 1, which allows for permanent extension of safe harbor for absence of deductible for telehealth services.

In March 2020, Congress overwhelmingly passed the *Coronavirus Aid, Relief, and Economic Security (CARES) Act*, which included a safe harbor to allow high-deductible health plans (HDHPs) paired with Health Savings Accounts (HSAs) to provide covered telehealth services before the deductible is met. This safe harbor was subsequently extended twice but expired at the end of last year.

We commend the Senate for including a permanent safe harbor for telehealth services under HSA-eligible HDHPs. In 2024, 21 percent of workers were enrolled in an HSA-eligible HDHP.¹ Recent studies have found that reducing cost-sharing, specifically through exempting telehealth from HDHP deductibles, can help ensure chronically ill patients receive care.² This provision is essential to ensuring continued access to affordable, high-quality care for the 32 million Americans enrolled in HSA-eligible HDHPs. Making this provision permanent will:

- Protect access to remote care options, particularly for those in rural and underserved areas;
- Promote early intervention and chronic disease management through accessible virtual care; and
- Provide plan sponsors with flexibility to design cost-effective benefits that reflect the realities of modern health care delivery. Ensuring certainty around the availability of these services allows employers and health plans to finalize benefits for the 2026 plan year.

Thank you for your continued support of telehealth policies that ensure everyone, regardless of their location, can access high-quality care. We urge you to support the inclusion of a permanent telehealth safe harbor for HDHPs in H.R. 1.

Sincerely,

Alliance for Connected Care
American Telemedicine Association
ATA Action
Council for Affordable Health Coverage
Connected Health Initiative
Consumer Technology Association
Health Innovation Alliance
Healthcare Information and Management Systems Society (HIMSS)
Partnership to Advance Virtual Care

¹ [2024 Employer Benefits Survey](#). Kaiser Family Foundation. October 2024.

² Gidwani R, Yank V, Burgette L, Kofner A, Asch SM, Wagner Z. The impact of telehealth cost-sharing on healthcare utilization: Evidence from high-deductible health plans. *Health Serv Res.* 2024; 59(6):e14343. doi:10.1111/1475-6773.14343