November 15, 2022

The Honorable Chuck Schumer
Majority Leader
United States Capitol
Washington, DC 20510

The Honorable Mitch McConnell
Minority Leader
United States Capitol
Washington, DC 20510

The Honorable Nancy Pelosi
Speaker of the House
United States Capitol
Washington, DC 20515

The Honorable Kevin McCarthy
Minority Leader
United States Capitol
Washington, DC 20515

Dear Leader Schumer, Leader McConnell, Speaker Pelosi and Leader McCarthy,

The undersigned broad group of stakeholders – representing employers, patient advocates, health care companies, consumer groups, and other stakeholders – appreciate the work of Congress to respond to the urgent health care needs of our country, especially your work to expand access and improve affordability by allowing employers and health plans to offer telehealth health services pre-deductible. The expanded flexibilities for Health Savings Account-eligible plans with passage of the Coronavirus Aid Relief and Economic Security (CARES) Act, and subsequent extension to the end of 2022, has helped more Americans access the care they need.

Regrettably, this popular provision expires at the end of this year. Without Congressional action, employers will be required to charge employees more to access telehealth services, creating a barrier to care, including mental health treatment. Unfortunately, more Americans need access to affordable mental and behavioral health services, not less.

We urge you to extend this flexibility as part of a year-end package. Health coverage is offered prospectively, and it must be addressed before 2023.

Congress must extend this provision. There is bipartisan, bicameral support in Congress to provide flexibility for plans and employers to offer telehealth pre-deductible in Health Savings Account-eligible plans (H.R. 5981/S. 1704).

Telehealth Helps Employers Focus on Addressing Mental Health Needs

During the COVID-19 pandemic, about four in 10 adults in the U.S. reported symptoms of anxiety or depressive disorder, up from one in ten adults who reported these symptoms from January to June 2019.[1] In the face of this challenge, employers pivoted to provide new and expanded mental and behavioral health resources for their employees. Due to this effort, **in 2022, 75% of large employers are offering access to lower- or no-cost mental health support through their telemental health provider and 33% are offering lower cost counseling services at the worksite – bringing services directly to employees wherever they are.**[2] Without an extension of current flexibility, employers would be required to charge employees more to access this care, creating another barrier to treatment.

Already an area of acute focus, employers doubled down on mental health and emotional well-being to meet employee needs. In an informal survey of large employers, 85% said supporting and/or expanding access to mental health care for employees was a top priority for their organization.[3] In another survey conducted a year into the pandemic, 50% of employers reported that employees were taking greater advantage of company mental health resources.[4] This includes expanded access to virtual care and on-demand telemental health; enriched Employee Assistance Program (EAP) benefits to help employees manage their wellness; newly eliminated copayments for mental health encounters; and added voluntary and supplemental benefits aimed at addressing overall wellbeing (e.g. financial wellness, caregiving supports, enhanced leave, sleep management, and more).

According to the Business Group on Health's (BGH) 2022 "Large Employers' Health Care Strategy and Plan Design Survey," a true silver lining of the pandemic has been the significant investments made in virtual and mental health offerings, many of which will become permanent. These include expanded telehealth or virtual health offerings (76%), better access to virtual health (68%) and new mental health benefits (62%). The need for mental health services extends beyond the pandemic.

Telehealth is also improving access to mental health care and substance use disorder treatment from a health equity perspective as noted in a recent study published in *Health Affairs* (May 2022). This provides evidence that Medicare's COVID-19 telehealth flexibilities improved telehealth access for minority populations.

In a 2021 Morning Consult National Tracking Poll sponsored by the Alliance to Fight for Health Care, seven in ten insured adults (71%) felt it is important that they are able to access telehealth services under their current health care plan and 89% rated their or their family member's previous telehealth visit(s) as good or excellent. One-fifth of insured American adults have personally had a telehealth appointment for their mental health care and nearly two-thirds are willing to receive mental health care virtually through a telehealth system.[5]

The support for affordable telehealth and telemental health is strong. Allowing employers and health plans to continue offering these important services pre-deductible improves affordability and expands access. We laud the bipartisan cosponsors for their work and look forward to working with you to ensure that this important flexibility does not expire.

Sincerely,

Abbott Laboratories (Abbott)
Acadia Pharmaceuticals Inc.
Acosta
Acuity Brands, Inc.
Adtalem Global Education
Advanced Technology Services
AFP Industries, Inc.
AHIP
Air Conditioning Contractors of America (ACCA)
Alaska Chamber
Algonquin/Lake in the Hills Chamber of Commerce
Alliance for Connected Care
Alliance to Fight for Health Care
Alltrust Insurance
American Association of Nurse Anesthesiology
American Benefits Council
American Health Policy Institute
American Rental Association
American Telemedicine Association
American Woodmark
Ardagh Group
Argentum
Ascensus
ATA Action
B. Braun Medical Inc.
Bates White Economic Consulting
Battle Creek Area Chamber of Commerce
Beaver Dam Area Chamber of Commerce
Bend Chamber of Commerce
BENEFIT EXTRAS INC
Black Knight
Blackstone Valley Chamber of Commerce

Blue Cross Blue Shield Association
Blue Shield of California
Boise Metro Chamber
Boulder Community Health
Brenham Kitchens
Brick Industry Association
Business Group on Health
Business Health Care Group (Wisconsin)
Business Roundtable
Caliber Collision
California Agents & Health Insurance Professionals
California Agents & Health Insurance Professionals (CAHIP) - Inland Empire
California Agents & Health Insurance Professionals (CAHIP) - North Coast
California Agents & Health Insurance Professionals (CAHIP) - San Diego
California Chamber of Commerce
California Schools VEBA
Capital One
Carlisle Chamber of Commerce
Carlsbad Chamber of Commerce
CarMax
Carter Bank & Trust
Carver Connections
CC Industries, Inc.
Cedar Rapids Metro Economic Alliance
CentraCare Health
Central Fairfax Chamber of Commerce
Central Penn Business Group on Health
Chamber of Commerce Hawaii
Chandler Chamber of Commerce
Charlotte Regional Business Alliance
Chehalem Valley Chamber of Commerce
Chillicothe Ross Chamber of Commerce
Chino Valley Chamber of Commerce
Cigna
Colorado Community College System
Colorado State Association of Health Underwriters
Community Health Network
Community Services Group
Concordia Plan Services of The Lutheran Church--Missouri Synod
Corner on Wellness Chiropractic Center
Corporate Health Care Coalition
Council Bluffs Area Chamber of Commerce
Council for Affordable Health Coverage
Covington Chamber of Commerce
Cox Enterprises, Inc.
Cubic Corporation
Dallas-Fort Worth Business Group on Health
Dana Point Chamber of Commerce
Deer Park Chamber of Commerce
Deere & Company
Denver Nephrologists, PC
DialAmerica Marketing Inc
Dignity Health
Direct Primary Care Coalition
Donalsonville Seminole Co. Chamber of Commerce and Development Authority of Seminole Co. and Donalsonville
Doosan Bobcat
Dubuque Area Chamber of Commerce
Dunwoody Perimeter Chamber
Edmond Chamber of Commerce
Elevance Health, Inc.
Elevate.inc
Employees First, LLC
Employers' Advanced Cooperative on Healthcare (Arkansas)
Employers Council on Flexible Compensation
Enterprise Chamber of Commerce
Evry Health
Fidelity Investments
Finally Social
Firmenich
First American Bank Health Account Services
First Dollar
Florida Alliance for Healthcare Value
Florida Chamber of Commerce
FMI - The Food Industry Association
Foodservice Consultants Society International - The Americas
Frank H. Furman, Inc.
Gardner Chamber of Commerce
General Credit Forms, Inc.
GLMV Chamber of Commerce
Golden Gate Association of Health Underwriters
Goodwill Industries of Kentucky, Inc.
Grand Rapids Chamber
Greater Akron Chamber
Greater Boston Chamber of Commerce
Greater Cheyenne Chamber of Commerce
Greater Columbia Chamber of Commerce
Greater Fayetteville Chamber
Greater Kansas City Chamber of Commerce
Greater Lake Stevens Chamber of Commerce
Greater Lehigh Valley Chamber of Commerce
Greater Louisville Inc. - The Metro Chamber of Commerce
Greater Mankato Growth
Greater Philadelphia Business Coalition on Health
Greater Spokane Incorporated
Greater Westfield Area Chamber of Commerce
Greater Yakima Chamber of Commerce
Green Valley Sahuarita Chamber of Commerce & Visitor Center
Greif, Inc.
Groupe Seb USA
Hamilton Consulting Engineers, Inc,
Hanover Area Chamber of Commerce
Harford County Chamber of Commerce
Harrisburg Regional Chamber & CREDC
Hasbro - Hasbro, Inc.
Haverford College
Healing Point
Health Action Council
Health Care Service Corporation
Health Innovation Alliance
Healthcare Leadership Council
HealthEquity, Inc.
Help At Home
Henderson Chamber of Commerce
HERE Technologies
High Peak Strategy LLC
Hilltop Holdings
Hilton Head Island-Bluffton Chamber of Commerce
HR Policy Association
IAAPA
IBM
ICAN, International Cancer Advocacy Network
Idaho Chamber Alliance
Illinois Black Chamber of Commerce Corporation
Illinois Chamber of Commerce
Imagine360, LLC
Included Health (formerly Doctor On Demand + Grand Rounds)
Independent Container Line
Indiana Chamber of Commerce
Indivior
Intel Corporation
International Paper

Island Imaging
Jewett Machine Mfg. Co., Inc.
Joliet Region Chamber of Commerce & Industry
JumpCloud
Kansas Business Group on Health
Kantar
Kentuckiana Health Collaborative
Kershaw County (SC) Chamber of Commerce
Koch Enterprises, Inc
Kohler Co
Kohnlinq, Inc.
Lakeland Chamber of Commerce
Lansing Regional Chamber
Larimer County
LifeNet Health
Lifepoint Health
Lively, Inc.
Lockton Companies
Longview TX Chamber of Commerce
Los Angeles Area Chamber of Commerce
Louisiana Association of Health Underwriters
Lynchburg Regional Business Alliance
MAFSI
Marsh
Marsh McLennan Agency
Mason City Chamber of Commerce
Mason-Dixon Community Services, Inc.
Material Handling Systems
McCarthy Holdings, Inc.
McWane, Inc.
Med Center Health
Memphis Business Group on Health
Mercer
Metro Denver Association of Health Underwriters
Michigan Association of Health Underwriters
Michigan Chamber
MicroVention
MidAtlantic Business Group on Health
Midwest Business Group on Health
Military Produce Group
Mineral
Missouri Chamber of Commerce and Industry
MLD Foundation
Monotype Imaging Inc
Mountain West Series at Lockton Companies
Myrtle Beach Area Chamber & CVB
Nacogdoches County Chamber of Commerce
National Alliance of Healthcare Purchaser Coalitions
National Association of Health Underwriters
National Association of Pediatric Nurse Practitioners
National Association of Professional Employer Organizations
National Association of Wholesaler-Distributors
National Church Residences
National Grange
National Retail Federation
National Rural Electric Cooperative Association
National University
National Wellness Institute
NCAHU
Networking Technologies + Support
New York State Association of Health Underwriters
NFP
Niagara Bottling, LLC
NJ State Chamber of Commerce
Nogales-Santa Cruz County Chamber of Commerce
North American Association of Food Equipment Manufacturers (NAFEM)
North Country Chamber of Commerce
North Kingstown Chamber of Commerce
North San Diego Business Chamber
North Shore Bank
North Texas Commission
Northern Arizona Healthcare
Ohio Chamber of Commerce
Oncor Electric Delivery LLC
One Call
One Medical
Optimized Financial and Insurance Services
Organization Name (Please enter exactly as you would like your organization listed in the letter.)
Ottawa Area Chamber of Commerce & Industry
Overland Park Chamber of Commerce
Palm Beach AHU
Parkview Health
Partnership for Employer-Sponsored Coverage
Partnership to Advance Virtual Care (PAVC)
Patriot Rail Company LLC
Paul Hastings LLP
PayFlex Systems USA, Inc.
Peoria Chamber of Commerce
Perkins&Will
Pietzsch Law Group, P.A.
Pinnacle Financial Partners
Point of the Mountain Chamber of Commerce
PPL Corp
PRA Group Inc
Prattville Area Chamber of Commerce
Provo City
Purchaser Business Group on Health
Queen Creek Chamber of Commerce
Rehabilitation Community Providers Association
Reno + Sparks Chamber of Commerce
Retail Industry Leaders Association
Retailers Association of Massachusetts
Revolution Company
Rhode Island Business Group on Health
Rowlett Area Chamber & Visitors Center
Sacramento Association of Health Underwriters
SailPoint Technologies
Saint Joseph's University
Salt Lake Chamber
Santa Barbara Association of Health Insurance Professionals (SBAHIP)
Santa Barbara South Coast Chamber of Commerce
Santa Clarita Valley Chamber of Commerce
Sazerac Company Inc
Schuylkill Chamber of Commerce
Segal
Seguin Area Chamber of Commerce
Self-Insurance Institute of America, Inc.
ServiceNow
Sharp HealthCare
Sierra Vista Area Chamber of Commerce
Silicon Valley Employers Forum
Simi Valley Chamber of Commerce
Slalom
Small Business & Entrepreneurship Council
SnapHealth
Sony Corporation of America
Sony Interactive Entertainment LLC
South Atlanta Association of Health Underwriters
South Carolina Association of Health Underwriters
South Padre Island Chamber of Commerce
South Salt Lake Chamber
Southern Ohio Chamber Alliance
Southwest Michigan Regional Chamber
Springfield Association of Health Underwriters
Sprouts Farmers Market
St. Charles Regional Chamber
St. Louis Area Business Health Coalition
Stanley Black & Decker

StuartCo
Summit Pacific Medical Center
Surprise Regional Chamber of Commerce
SYNCON LLC
T.Y. Lin International, Ltd.
Teladoc Health
Teradata
Texas Business Group on Health
The Alliance (Midwest)
The Boeing Company
The Chamber, Leading Business in Cabarrus
The Cheesecake Factory, Inc.
The Children's Center
The Church Alliance
The Council of Insurance Agents & Brokers
The ERISA Industry Committee
The Greater Escondido Chamber of Commerce
The Kellogg Company
The Martin Agency
The Mission Essential Group, LLC
The Next Step Coaching and Guidance
The Pennsylvania Association of Health Underwriters
The Wagner Law Group
THOR SOLUTIONS
Thurston County Chamber
TOTE Group
Transcarent
Trihydro Corporation
TriMet
Troy Area Chamber of Commerce
T-Solutions, Inc.
Tucson Metro Chamber
Tulsa Regional Chamber
Ultradent Products Inc.
Union County Chamber of Commerce
United Airlines
US Chamber of Commerce
USA MINORITY CHAMBER OF COMMERCE INC
Vail Valley Partnership
Valvoline LLC
Virginia Chamber of Commerce
Vishay Precision Group, Inc.
Voya Financial
Wagstaff Inc.
WAHU
Washington County Chamber of Commerce
Washington Health Alliance
Wayne County Area Chamber of Commerce
WeKonnect, LLC.
Well OK - The Oklahoma Business Coalition on Health
Wespath Benefits & Investments
WEST
West Michigan Association of Health Underwriters
Western Governors University
Wisconsin Manufacturers & Commerce
YES Communities
Yorba Linda Chamber Of Commerce
Zinpro Corporation

Footnotes

1. Kaiser Family Foundation, “The Implications of COVID-19 for Mental Health and Substance Use,” February 10, 2021.
2. Business Group on Health, “2022 Large Employers’ Health Care Strategy and Plan Design Survey,” August 2021.
3. Informal survey of American Benefits Council companies, October 27, 2021.
4. Arizona State University College of Health Solutions, “Back to the Workplace: Are we there yet? Key Insights from Employers One Year Into the Pandemic,” April 2021.
5. Morning Consult National Tracking Poll, November 1-8, 2021.