



April 15, 2021

The Honorable Senator Krysten Sinema
United States Senate
317 Hart Senate Office Building
Washington, DC 20510

The Honorable Senator Rob Portman
United State Senate
448 Russell Senate Office Building
Washington, DC 20510

The Honorable Senator Marco Rubio
United States Senate
284 Russell Senate Office Building
Washington DC, 20510

The Honorable Senator Thomas Carper
United State Senate
513 Senate Hart Office Building
Washington, DC 20510

Dear Senators Sinema, Portman, Carper, and Rubio:

I write on behalf of the members of the Home Care Association of America (HCAOA) to offer strong support for the reintroduction of the Homecare for Seniors Act. The bill will enable home care services to qualify as a medical expense when used in conjunction with a Health Savings Account (HSA). This legislation will allow working family caregivers to receive the support they need to keep a family member out of institutionalized care for as long as possible.

A combination of demographics shifts, widening distance between seniors and their families, and other factors means that more and more people need to look beyond their immediate families for care as they age. Home care provides a solution to help meet this growing demand by keeping seniors independent, safe, and living at home.

The home care industry is a fast-growing, essential sector of the U.S. economy. As life expectancy increases, the number of seniors is growing much faster than other segments of the population. Today, there are about seven people (family, friends, or others) aged 45-64 to care for each person over the age of 80. By 2050, this caregiver ratio will be less than 3:1. Seven in 10 Americans over age 65 will need long-term care services during their lifetime, but 90 percent of them want to stay at home as they age. Professional home care meets these growing needs while providing seniors many other benefits.

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Traditional government health care programs and our current system of institutional care cannot meet the needs of the tens of millions of elderly Americans who will require some form of assistance. Private pay home care fills a critical gap for seniors between hospital stays, nursing home care, and care provided by family members and loved ones.

Therefore, a simple way to help more Americans have access to the care they need would be to enhance and expand HSAs to give individuals and their families the ability to save and spend their own money for home care by including home care services as a qualified medical expense for individuals and their families.

Thank you for championing this common-sense solution to a serious concern for many seniors, individuals with disabilities, and their families.

Sincerely,

A handwritten signature in black ink, appearing to read "Vicki Hoak". The signature is fluid and cursive, with the first name "Vicki" and last name "Hoak" clearly distinguishable.

Vicki M. Hoak
Executive Director