



March 14, 2025

The Honorable Vern Buchanan
U.S. House of Representatives
2409 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Mike Thompson
U.S. House of Representatives
268 Cannon House Office Building
Washington, D.C. 20515

Dear Representatives Buchanan and Thompson,

On behalf of the Home Care Association of America (HCAOA), the leading trade association representing over 4,200 home care providers across the nation, I write to express our strong support for the reintroduction of the **Lowering Costs for Caregivers Act of 2025, H.R.138**. This important legislation acknowledges the critical role that family caregivers play in the continuum of care by expanding much-needed financial flexibility to those who shoulder the cost of caring for aging parents and loved ones.

We support the legislation's purpose of amending the Internal Revenue Code to allow expenses incurred on behalf of an individual's parent—or the parent of their spouse—to qualify as reimbursable medical expenses under Health Savings Accounts (HSAs), Flexible Spending Arrangements (FSAs), Health Reimbursement Arrangements (HRAs), and Archer Medical Savings Accounts (MSAs). Specifically, it allows these caregivers to use pre-tax dollars to cover their parent's medical expenses, providing meaningful financial relief at a time when the cost of care is rapidly increasing.

As outlined in an [Avalere analysis](#), home care services significantly reduce overall healthcare costs, particularly for patients with chronic conditions. The study found that Medicare beneficiaries with 30 different chronic conditions who received home care services experienced a reduction in Medicare spending compared to those who did not receive the same level of care. These findings underscore the important role that both professional and family caregivers play in managing chronic conditions, preventing costly hospitalizations, and ensuring better health outcomes.

Furthermore, [research from the Brookings Institution](#) emphasizes that expanding access to in-home care is a necessary evolution of Medicare and a crucial strategy to affordably meet the growing demand for aging services. As America's population ages, more families are turning to home and community-based care solutions to maintain their loved ones' health, independence, and dignity. However, financial barriers continue to prevent many families from accessing these services. By allowing caregivers to utilize funds from tax-advantaged accounts, H.R.138 would help address these barriers, making it more affordable for families to engage home care agencies and access critical services.



For the over 15 million Americans who rely on professional home care services, HCAOA member agencies deliver compassionate, professional support that enables seniors and individuals with disabilities to remain safely and comfortably in their homes. Family caregivers remain an essential part of the care team, and many face significant out-of-pocket expenses to support their loved ones' well-being—expenses that are often not covered by insurance or government programs.

By allowing caregivers to use funds from various tax advantaged accounts to offset these financial burdens, H.R.138 would help families afford home care services, medications, medical supplies, and other essential supports that keep seniors at home. In doing so, this bill directly supports HCAOA's mission to promote high-quality, affordable home care services and to empower families to make informed decisions about long-term care options.

This legislation also aligns with national priorities to strengthen the caregiving workforce and infrastructure. Reducing the financial strain on family caregivers makes it easier for them to engage home care agencies for professional support, improving health outcomes for aging Americans and ensuring their safety and dignity at home.

We commend your leadership in introducing H.R.138 and championing policies that recognize the value of caregiving and its critical role in maintaining a sustainable, person-centered healthcare system.

HCAOA stands ready to support the advancement of this legislation and we urge swift consideration and passage in the House of Representatives. Thank you for your commitment to America's caregivers and to promoting common-sense solutions that will improve the lives of millions of seniors and their families.

Sincerely,

A handwritten signature in black ink, appearing to read "Jason Lee", is written in a cursive style.

Jason Lee, CEO
Home Care Association of America