

## IWV Supports The Freedom for Families Act

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Independent Women's Voice, which fights to enhance people's freedom, choices, and opportunities, is proud to support The Freedom for Families Act, sponsored by Representative Andy Biggs.

Right now, most workers in the U.S. have access to some form of paid time off from work and take it, but still, many families struggle, especially when they need extended time due to a new baby or the illness of a family member. Americans all want to help families facing these difficult situations.

The Freedom for Families Act would allow individuals to use funds in health savings accounts (HSAs) to replace or supplement income during "a period of qualified caregiving," which includes the birth or adoption of a child as well as a serious family illness. Allowing people to access their tax-free savings to fund time off after welcoming a new child or to care for a sick family member would help families help themselves. Everyone with an HSA would be eligible to access their funds during these qualifying life events, regardless of their work status or the leave policies of their employers.

Families have long used HSAs to cover medical expenses tax-free, but only those enrolled in high-deductible health plans are eligible to open these accounts. This bill would change that restriction to give more people the ability to open and use HSAs. Americans would no longer be required to enroll in a high-deductible plan as a prerequisite to contributing to an HSA. Additionally, the Freedom for Families Act would expand HSA contribution limits to \$9,000 for individuals and \$18,000 for married couples, giving families more control and flexibility in how they spend their hard-earned savings.

Unlike other proposals to create one-size-fits-all government benefits supported by a new payroll tax on all workers, the Freedom for Families Act recognizes and respects that every family is different. Some have children; some do not. Some parents work full time, some part time, and others do not engage in paid work. This all depends on the individual family. This proposal allows individuals to save for and decide when they need support most. It doesn't shift costs to others, so it is fair to all workers, including those who are childless and families with a stay-at-home parent.

IWV thanks Representative Biggs for his leadership on this important issue and urges all Members to vote yes in support of The Freedom for Families Act when it comes to the floor for a vote.

Respectfully,



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