

Six Reasons Congress Should Enact the Chronic Disease Flexible Coverage Act

1. 90% of the nation's \$4.1 trillion in annual health care spending is for people with chronic and mental health conditions¹
2. 32% of Americans don't have \$400 in the bank to cover a surprise expense²
3. After the Trump Administration published [Notice 2019-45](#), between 75-80% of responding employers and health plans said they expanded pre-deductible coverage of chronic disease prevention drugs and services^{3 4}
4. This expanded flexibility has the potential to help 67 million Americans⁵
5. 78% of Health Savings Account holders have household incomes of less than \$100,000⁶
6. Several studies show that preferred drug lists that provide high-value medications before the plan deductible lead to increased prescription fills, particularly by underserved populations⁷

¹<https://www.cdc.gov/chronicdisease/about/costs/index.htm>

²<https://www.federalreserve.gov/publications/2022-economic-well-being-of-us-households-in-2021-dealing-with-unexpected-expenses.htm>

³https://static1.squarespace.com/static/5e583a2544d97f413cf8190e/t/62670d93fd7125390edf6e4e/1650920852746/202109-AHIP_HDHP-Survey.pdf

⁴https://www.ebri.org/docs/default-source/ebri-issue-brief/ebri_ib_542_hsaemployersur-14oct21.pdf?sfvrsn=73563b2f_6

⁵<https://www.devenir.com/2021-devenir-hsa-council-demographic-survey-findings/>

⁶<https://www.devenir.com/wp-content/uploads/2021-Devenir-and-HSA-Council-Demographic-Report.pdf>

⁷<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7676281/>