

November 21, 2024

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, DC 20515

The Honorable Mike Johnson
Speaker
United States House of Representatives
Washington, DC 20515

The Honorable Mitch McConnell
Minority Leader
United States Senate
Washington, DC 20515

The Honorable Hakeem Jeffries
Minority Leader
United States House of Representatives
Washington, DC 20515

Dear Leader Schumer, Leader McConnell, Speaker Johnson, and Leader Jeffries:

The undersigned stakeholders – representing employers, patient advocates, health care companies, consumer groups, and other stakeholders – appreciate Congress’ work to respond to the urgent health care needs of our country, especially your efforts to expand access to care and improve affordability by allowing employers and health plans to offer telehealth 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 extensions to the end of 2024, have helped millions of 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 tele-mental health treatment. The nation’s [growing](#) mental health crisis demonstrates that Americans need more access to affordable mental and behavioral health services, not less. Importantly, 98% of [employers](#) say maintaining the CARES Act telehealth flexibility would be beneficial for their plans and covered employees and their families, with 72% stating that it would be “important” or “very important.”

The 228 signatories below urge Congress to pass legislation this year to extend this flexibility. There is [bipartisan, bicameral](#) support in Congress to extend the flexibility for plans and employers to offer telehealth pre-deductible (H.R. 1843/S. 1001).

Telehealth Expands Access to Mental Health Care

In 2025, 81% of [employers](#) intend to offer employees and their dependents access to lower- or no-cost mental health support through their tele-mental health provider. This access is critical to supporting employee and family mental health needs and contributes to the call by nearly all employers to further extend the CARES Act provisions. Without an extension of the current flexibility, employees will face higher out-of-pocket costs to access this care, creating another barrier to necessary treatment.

Employers remain committed to the mental health and emotional well-being of their employees and virtual care is a key tool to meet those commitments. In 2023, 74% of large [employers](#) named expanding behavioral healthcare access as an important or very important priority for the next three to five years. Employers want to ensure their workers can continue to access these services at

no or low costs. In fact, the latest [survey](#) data shows two-thirds of employers view virtual health as having a significant impact on health care in the future.

Employees Want Continued Access to Telehealth Services

Employees do not want to lose access to pre-deductible telehealth benefits. In a December 2022 [survey](#), 78% said the flexibility made it easier to seek out needed health care services and 73% said “Congress should make permanent the provisions that allowed for coverage of telehealth services before paying their full deductible.”

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 we urge Congress to enact legislation this year that will ensure this important flexibility does not expire.

Sincerely,

1. Academy of International Mobile Healthcare Integration (AIMHI)
2. Accolade
3. adidas America, Inc.
4. AHIP
5. Ahold Delhaize USA Services
6. Alera Group
7. Alliance for Connected Care
8. Alliance to Fight for Health Care
9. Alliant Insurance Services
10. Alternative Benefit Concepts
11. Amazon
12. American Benefits Council
13. American Mental Health Counselors Association
14. American Telemedicine Association
15. Amwell
16. Amwins Group Inc.
17. Apple
18. ARS Acquisition Holdings LLC
19. Association for Behavioral Health and Wellness
20. Association of Benefit Administrators
21. Asynchealth Inc
22. AT&T
23. ATA Action
24. AXA XL
25. B. Braun Medical Inc.
26. Ballard Health
27. Bates White Economic Consulting
28. Behavior
29. Bicycle Health
30. Bicycle Health Medical Group

31. Blue Cross Blue Shield Association
32. Business Group on Health
33. Business Roundtable
34. California Health Care Coalition
35. California Schools VEBA
36. Capital One
37. CarMax
38. CC Industries
39. Children's Health
40. Cigna
41. CirrusMD
42. Columbia University Irving Medical Center
43. CommonSpirit Health
44. CommuniCause
45. Concordia Plan Services of The Lutheran Church--Missouri Synod
46. Consumer Health Alliance
47. Consumer Technology Association
48. Corporate Health Care Coalition
49. Council for Affordable Health Coverage
50. Cox Enterprises, Inc.
51. CPR Fin. & Ins. Services, Inc.
52. Dickinson Wright PLLC
53. DICK'S Sporting Goods, Inc.
54. DigitalOptometrics
55. Docusign, Inc.
56. Dow, Inc.
57. eBay, Inc.
58. Elevance Health
59. Employers Council on Flexible Compensation (ECFC)
60. EPIC Insurance Brokers & Consultants
61. eVisit
62. Fabric Labs, Inc.
63. FastDOC LLC
64. Fidelity Investments
65. Firefly Health
66. Florida Alliance for Healthcare Value
67. FLORIDIANS FOR ACCOUNTABILITY IN HEALTH CARE INC.
68. FMI - The Food Industry Association
69. Foley & Lardner, LLP
70. FOLX Health
71. Frist Cressey Ventures
72. Geisinger
73. Gesundheit Advisors LLC
74. GO2 for Lung Cancer
75. Headspace
76. Health Action Council
77. Health Care Service Corporation

78. Health Compass Consulting
79. Health Innovation Alliance
80. Health Recovery Solutions
81. Healthcare Leadership Council
82. HealthTap
83. Hinge Health
84. HonorHealth
85. HR Policy Association
86. HUB International, Ltd
87. IBM
88. Imagine360, LLC
89. Inbound Health
90. Included Health, Inc.
91. Independent Insurance Agents & Brokers of America
92. Ingram Micro Holding Corporation
93. Intel Corporation
94. Intellihealth, Inc.
95. International Society of Psychiatric-Mental Health Nurses
96. Interwest Insurance Services LLC
97. ITO Advisors
98. JLT Ventures
99. KDC/ONE
100. KeyCare
101. Koch Inc.
102. Lifepoint Health
103. Lively, Inc.
104. Lo Biosciences, Inc.
105. Lockton
106. Lower Colorado River Authority
107. LT Telehealth/LocumTenens.com
108. Lyft
109. M3 Insurance Solutions, Inc.
110. Marshfield Clinic Health Systems
111. McGriff Insurance Services
112. Medical Transportation Management, Inc.
113. MedWand Solutions, Inc.
114. Memora Health
115. Mercer
116. Metals Service Center Institute
117. MiSalud Health
118. MLD Foundation
119. Mutual of Omaha Life Insurance Company
120. NABIP
121. National Alliance of Healthcare Purchaser Coalitions
122. National Association of Benefits and Insurance Professionals New York State Chapter
123. National Association of Insurance and Financial Advisors
124. National Association of Manufacturers

125. National Association of Pediatric Nurse Practitioners
126. National Association of Wholesaler-Distributors
127. National Grange
128. National League for Nursing
129. National Retail Federation
130. Nest Collaborative
131. Networking Technologies + Support
132. New Hampshire Health Care Association
133. Newfront
134. NFP
135. Niagara Bottling, LLC
136. North Texas Commission
137. NRECA, America's Electric Cooperatives
138. Omada Health, Inc.
139. Omnicell, Inc
140. Oncor Electric Delivery LLC
141. One Call
142. One to One Health
143. Oracle Corporation
144. Oshi Health
145. Paloma Health
146. Parsley Health
147. Partnership for Employer-Sponsored Coverage (P4ESC)
148. Partnership to Advance Virtual Care
149. Paul Hastings
150. PBGH
151. Pelago
152. Penn State College of Medicine
153. Penn State Health
154. Pennsylvania Rural Health Association
155. Piper Jordan
156. Portico Benefit Services
157. Procter & Gamble
158. Protecting Americans' Coverage Together (PACT)
159. PSEG
160. Psychiatric Medical Practitioners, Inc.
161. Public Sector HealthCare Roundtable
162. PursueCare
163. Qualtrics
164. Quantum Services Group LLC
165. Radish Health
166. Reale Consulting
167. Re-architect Health LLC
168. Retail Industry Leaders Association
169. Retailers Association of Massachusetts
170. Risk Strategies
171. Rural Hospital Coalition

172. Ryman Hospitality Properties, Inc
173. Savoy Associates
174. SHRM
175. Silicon Valley Employers Forum
176. SimpliFed
177. Small Business & Entrepreneurship Council
178. Society of Professional Benefit Administrators
179. Sony Interactive Entertainment LLC
180. Stanley Black & Decker, Inc.
181. Stealth Adolescent Health Company
182. Stony Brook Medicine
183. Suquino, Inc
184. Sword Health
185. Syneos Health
186. Takeda
187. Tate & Lyle
188. Teladoc Health
189. Teradata
190. Teva Pharmaceuticals
191. Texas Health Resources
192. The Church Alliance
193. The Council of Insurance Agents and Brokers
194. The ERISA Industry Committee
195. The Goodyear Tire & Rubber Company
196. The Health Care Blog
197. The Metapause
198. The Plexus Groupe
199. The Roth Agency
200. The Trevor Project
201. The Wagner Law Group
202. The Wright Centers for Community Health and Graduate Medical Education
203. Thread Health
204. Transarent
205. Trihydro Corporation
206. Union County Chamber of Commerce
207. United Airlines
208. United Brotherhood of Carpenters and Joiners of America
209. United Natural Foods, Inc.
210. UnitedHealthcare Global
211. URAC
212. US Chamber of Commerce
213. Validic
214. VCU Health System
215. Vida Health, Inc.
216. ViewFi Health
217. Virginia Pediatric Group
218. Visana Health

- 219. Vori Health
- 220. Walmart
- 221. Warner Pacific Insurance Services
- 222. Washington Health Alliance
- 223. Wespath Benefits and Investments
- 224. WEX, Inc.
- 225. Wisp
- 226. Workit Health
- 227. Zest Dermatology
- 228. Zinpro Corporation