April 11, 2019

Dear [Name]:

Thank you for your letter dated March 6, 2019, sent to Commissioner Charles P. Rettig. In your letter, you state that the recently passed resolution for the State of [State] and instructed your office to forward a copy to Commissioner Rettig.

The resolution notes the requirements for an individual to be eligible to contribute to a health savings account (HSA). It also explains that state insurance mandates or coverage requirements may affect whether a plan qualifies as a high deductible health plan. Finally, the resolution urges the Congress and the Internal Revenue Service to allow states to determine health benefit coverage requirements without jeopardizing HSA eligibility.

We appreciate receiving a copy of the resolution. We will share it with our colleagues at the Department of the Treasury for their consideration.

Sincerely,

Denise Trujillo  
Branch Chief  
Health and Welfare Branch  
Office of Associate Chief Counsel (Employee Benefits, Exempt Organizations, and Employment Taxes)