

HOUSE RESOLUTION No. 6009

A RESOLUTION calling on the state bank commissioner to educate Kansas state chartered banks under the jurisdiction of the commissioner about the use of health savings accounts.

WHEREAS, The number of uninsured Kansans has risen substantially since the year 2000, especially among the self-employed and small businesses. A continued decline in the number of Kansans with employer-provided health insurance along with a weakening of the health insurance safety net will undoubtedly cause more Kansans to lose health insurance coverage and therefore access to adequate health care. Recent research indicates that children without health insurance have higher health care costs than children with health insurance; and

WHEREAS, Health savings accounts, made available by state chartered banks, are one alternative available to cover health costs while offering tremendous tax advantages. Health savings accounts (HSA's) were created by the Medicare bill signed by President Bush on December 8, 2003, and are designed to help individuals save for future qualified medical and retiree health expenses on a tax-free basis. Combined with high deductible health insurance policies, HSA's may provide an affordable health insurance alternative to small businesses currently unable to provide health insurance to their employees. An HSA is an asset of the insured which encourages wise use of health care services; and

WHEREAS, Providing health care insurance prevents catastrophic losses which could put otherwise uninsured Kansans into poverty and bankruptcy. Furthermore, HSA contributions are tax deductible, money in the HSA accrues tax-free, money can be withdrawn any time for expenses not covered by health insurance, excess funds may be rolled over into a traditional IRA and expenses for the entire family can be paid for even if they are not on the HSA account holder's health insurance: Now, therefore,

*Be it resolved by the House of Representatives of the State of Kansas:* That we request the state bank commissioner to educate Kansas state chartered banks under the jurisdiction of the commissioner about the use of health savings accounts. That the state bank commissioner encourage state banks to provide health savings accounts to their customers and educate banks on how to set up and administer health savings accounts; and

*Be it further resolved:* That the Chief Clerk of the House of Representatives provide an enrolled copy of this resolution to the President of the Senate and the State Bank Commissioner.

I hereby certify that the above RESOLUTION originated in the HOUSE, and was adopted by that body

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*Speaker of the House.*

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*Chief Clerk of the House.*