



November 8, 2023

Senator Jacky Rosen  
United States Senate  
713 Hart Senate Office Building  
Washington, DC 20510

Senator Bill Cassidy, MD  
United States Senate  
455 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senators Rosen and Cassidy:

AARP, which advocates for the more than 100 million Americans age 50 and over, is pleased to endorse the Lowering Costs for Caregivers Act of 2023. We applaud your bipartisan efforts to ease the financial challenges faced by millions of family caregivers.

There are [more than 48 million](#) family caregivers in the US. They assist their older parents, spouses, siblings, grandparents, adult children, and other loved ones so they can live independently in their homes – where they want to be. Caregivers provide an estimated [\\$600 billion](#) in unpaid labor each year, saving taxpayers billions. Without them, America's health and long-term care systems would collapse. Caregivers help with everything including meals, bathing, dressing, medications and medical care, chores, finances, grocery shopping, transportation, and much more.

The Lowering Costs for Caregivers Act of 2023 would allow for any family caregiver who owns a pre-tax health expense payment account (HSAs, FSAs, HRAs, and Archer MSAs) to use the dollars in that account for the qualified medical expenses associated with either their parents or parents-in-law – in addition to the individual's spouse and dependents, as allowed under current law. This bill would be an important step to help alleviate the financial challenges that millions of family caregivers experience every day, especially the increasing number of "sandwich generation" caregivers who are simultaneously caring for their parents and their own children. Providing some financial relief will help reduce the overall stress family caregivers face and help them continue in this important role.

AARP endorses this bill and once again applauds your bipartisan efforts to improve the lives of caregivers across the country. If you have any further questions, please feel free to contact me, or have your staff contact Brendan Rose on our Government Affairs team at [brose@aarpp.org](mailto:brose@aarpp.org).

Sincerely,

A handwritten signature in black ink, appearing to read "Nancy A. LeaMond", is written over a faint, light blue circular watermark.

Nancy A. LeaMond  
Executive Vice President and  
Chief Advocacy & Engagement Officer