

Notice 2015-16

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From: Abby Bender <bendera@clasen.us>
Sent: Monday, March 30, 2015 11:26 AM
To: Notice Comments
Subject: ACA Excise Tax - Notice 2015-16

I highly disagree that employee contributions to HSA or FSA's should be included in the cost of applicable coverage for several reasons:

- 1) Employers have no control over the amount that participants put in the accounts, so why should we be taxed if the amount would exceed the \$10,200/\$27,500.
- 2) This forces employers to have to decide whether to offer an FSA or HSA at all. I think it's unfair not to offer these to employees given the only way to keep medical costs manageable, in some cases, is to offer a high deductible plan; however, it's at the cost of the employer.
- 3) Having each employee's amount be different by including the FSA/HSA (vs. just using single or family coverage premium amounts) is extremely burdensome on employers to determine the cost. We are already having to do significant more administrative work to meet all the ACA requirements.

Thank you,

Abby Bender

Human Resources Manager

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