



NATIONAL ASSOCIATION OF POLICE ORGANIZATIONS, INC.

Representing America's Finest

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March 13, 2015

The Honorable Steve Stivers
United States House of Representatives
1022 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Stivers:

On behalf of the National Association of Police Organizations (NAPO), I am writing to you to express our full support for the Responsible Additions and Increases to Sustain Employee (RAISE) Health Benefits Act of 2015 (H.R. 1185).

NAPO is a coalition of police unions and associations from across the United States that serves to advance the interests of America's law enforcement through legislative and legal advocacy, political action, and education. Founded in 1978, NAPO now represents more than 1,000 police units and associations, 241,000 sworn law enforcement officers, and more than 100,000 citizens who share a common dedication to fair and effective crime control and law enforcement.

Law enforcement officers across the United States rely on Flexible Spending Arrangements (FSAs) to pay for healthcare services and items that are not covered by insurance. Officers have been negatively impacted by guidelines set forth in the Affordable Care Act, which decreased the amount an officer could contribute to an FSA from \$5,000 per year to \$2,500 per year. Even more, these accounts' end-of-year balances do not roll over from year to year, and the remaining funds are forfeited.

The RAISE Act solves these issues by canceling the "use-it-or-lose-it" rule for all FSAs, allowing families to build balances over several years. The bill also doubles the current FSA annual contribution cap to \$5,000 per year and allows families with more than two dependents to save an additional \$500 a year for each additional dependent.

In today's economic climate, it is important to maximize personal savings, especially in regard to an officer's annual healthcare expenses. The RAISE Act will ensure that officers can build savings needed to address their families' medical costs.

NAPO stands ready to support any efforts necessary to pass this important legislation. If you have any questions, or if we can be of further assistance, please feel free to contact me at: (703) 549-0775.

Sincerely,

William J. Johnson
Executive Director