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# LARRY CRAIG

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**Healthcare Choice for Veterans: the American Way**  
**By Senator Larry Craig**  
**Chairman, U.S. Senate Committee on Veterans' Affairs**

Much stir has been created about the new Superman movie. In case you missed it, the critics are abuzz with the fact that the new film uses the phrase, "Truth, justice and all that stuff," instead of the traditional Superman phrase: "Truth, justice and the American way."

I am disappointed that "the American way" was dropped by producers of the film, and I thought about their actions as our nation celebrated its 230th Independence Day on this most recent Fourth of July.

What is "the American way" anyway?

The first two words in Superman's motto lay it out quickly: Americans believe in truth and justice. The later words, "the American way," encompass a broader thought. It is my belief that "the American way" includes freedom from government oppression and fairness for all in our laws.

It is freedom and fairness (in addition to truth and justice) that in large measure drive my own political efforts, and the reason I will soon introduce legislation to allow military veterans to establish Health Savings Accounts (HSAs).

HSAs are a new trend in health care. They were enacted as part of the Medicare Modernization Act of 2003 and already three million Americans have opened health savings accounts. With an HSA, individuals or companies can contribute to an account on a pre-tax basis. Those funds can then be withdrawn by individuals to pay for qualified health care expenses. When coupled with a high deductible, low premium health insurance policy, HSAs allow people to provide for their own health care needs and do so tax free.

HSAs are so new that some of the current laws on the books when applied to these new accounts make no sense. For example, one current interpretation prohibits veterans who use the VA health care system from obtaining an HSA at all. That's crazy. And it is why I will soon introduce legislation to correct the situation.

Let me explain. Like any employer, the government must meet its obligations to provide medical treatment for on-the-job injuries for its employees. When it comes to our service men and women, we provide the medical care through the VA health care system, a system that is now among the top-rated in the country.

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So what's wrong with that you might ask? Current HSA rules prohibit a person with medical coverage from contributing tax free to an HSA. That means a service-connected veteran, using the system the government established to care for his or her injuries now, must surrender a tax advantage. That's not right.

But, if that wasn't enough, under current law rulings, private workers' compensation insurance is exempt from the rule I just noted above pertaining to veterans. That means a person who is receiving worker's compensation for an on-the-job injury incurred in the private sector can also open an HSA. But that's not so for veterans receiving treatment from VA for their on-the-job injuries.

In addition to that unfairness, as many people know, with limited exception, VA is not a family health care provider. That could mean that a veteran who uses the VA health care system may be cheating himself out of contributions to an HSA that could cover his entire family for care that VA will not provide to them. Again, what is the purpose of such a rule? I believe there is no purpose. Veterans are just being treated differently under the law, and cannot enjoy a tax break others enjoy. Superman fans might call that discrimination "un-American." So, my bill will provide all veterans, who use VA, with the freedom to establish HSAs.

My hope with this legislation is that by allowing more veterans and their families to join the growing community of HSA fans, we can: reduce the ranks of the uninsured; bring some consumer awareness and behavior to the health care system; and ultimately help drive down the costs for everyone who wishes to provide for their own health needs.

That's the American way.