

March 10, 2026

Dear Congress,

We, the undersigned organizations, urge you to enact financial relief for family caregivers by including the bipartisan, bicameral Lowering Costs for Caregivers Act (S. 1565/H.R. 138) in any relevant legislation you advance in the 119<sup>th</sup> Congress.

In the United States, family caregivers provide essential support to their older parents, spouses, siblings, grandparents, adult children, and other family members or friends so they can live independently in their homes. But the costs can be daunting – family caregivers, on average, spend more than \$7,200 out-of-pocket caring for a loved one annually, or about 26 percent of their income.

Nearly half of family caregivers have experienced at least one negative financial impact, such as stopping saving or using up short-term savings, taking on more debt, leaving bills unpaid or paying them late, borrowing money from family and friends, or struggling to afford basics like food. Too often, employed caregivers leave the workforce or reduce their hours due to caregiving, resulting in a loss of income, retirement savings, benefits, and career mobility. The money families spend on caregiving costs helps keep people out of costly institutional settings, like nursing homes, saving taxpayers billions every year.

The Lowering Costs for Caregivers Act is one important way to help provide families with economic relief. The bill would allow a family caregiver who has a health savings account, flexible spending account, health reimbursement account, or Archer medical savings account to use the dollars in that account for the qualified medical expenses of a parent or parent-in-law, in addition to the individual's spouse and dependents, as currently permitted by law. This legislation would be an important step to help alleviate the financial challenges that millions of family caregivers experience every day, particularly those in the "sandwich generation" who are caring for both their parents and their own children.

Family caregivers need support as they take on the costs and responsibilities associated with caregiving. We look forward to working with you to enact the Lowering Costs for Caregivers Act. If you have any questions, please contact Rhonda Richards with AARP at [r-richards@aarp.org](mailto:r-richards@aarp.org).

Sincerely,

AARP  
ABA Health Savings Account Council  
A Calmer Journey  
Aging Life Care Association  
AHIP  
Alliance for Aging Research  
Allies for Independence

ALS Association  
Alzheimer's Association  
Alzheimer's Impact Movement (AIM)  
American Academy of Nursing  
American Association on Health and Disability  
American Geriatrics Society  
American Parkinson Disease Association  
American Psychological Association Services, Inc.  
Angelman Syndrome Foundation  
Association for Frontotemporal Degeneration  
Caregiver Action Network  
Caring Across Generations  
Christopher & Dana Reeve Foundation  
CommunicationFIRST  
Compassion & Choices  
Council for Affordable Health Coverage  
CureLGMD2i Foundation  
Davis Phinney Foundation for Parkinson's  
Deaf Seniors of America  
Disability Rights Education and Defense Fund (DREDF)  
Easterseals, Inc.  
Elizabeth Dole Foundation  
Employers Council on Flexible Compensation  
Family Caregiver Alliance, National Center on Caregiving  
Fidelity Investments  
Foundation for Angelman Syndrome Therapeutics  
Gerontological Society of America  
Greater Akron Canton Association of Black Social Workers  
Hand in Hand: The Domestic Employers Network  
Hispanic Federation  
Home Care Association of America  
HSA Coalition  
Huntington's Disease Society  
Independent Women's Voice  
International Association for Indigenous Aging (IA<sup>2</sup>)  
Japanese American Citizens League  
Lakeshore Foundation  
LEAD Coalition (Leaders Engaged on Alzheimer's Disease)  
LeadingAge  
LGMD2D Foundation  
LGMD Awareness Foundation  
Little Tokyo Service Center  
Lymphoma Research Foundation  
Medical Alley  
Medicare Rights Center  
Midwest Asian Health Association (MAHA)

Mom's Hierarchy of Needs®  
Muscular Dystrophy Association  
myFloc  
National Academy of Elder Law Attorneys (NAELA)  
National Alliance for Care at Home  
National Alliance for Caregiving  
National Asian Pacific Center on Aging (NAPCA)  
National Asian Pacific Islander American Chamber of Commerce and Entrepreneurship  
National Association of Insurance and Financial Advisors (NAIFA)  
National Association of Long-Term Care Ombudsman Programs  
National Association of Nutrition and Aging Services Programs (NANASP)  
National Coalition on Black Civic Participation/Black Women's Roundtable  
National Council on Aging  
National Federation of Filipino American Associations (NaFFAA)  
National Health Council  
National MLTSS Health Plan Association  
National Multiple Sclerosis Society  
National Patient Advocate Foundation  
National Respite Coalition  
NBJC  
New Disabled South  
NMDP (formerly National Marrow Donor Program)  
OCA-Asian Pacific American Advocates  
Parkinson's Foundation  
Quality of Life Foundation, WVFCP  
SAGE  
Southeast Asia Resource Action Center (SEARAC)  
Team Gleason  
The ERISA Industry Committee  
The Michael J. Fox Foundation for Parkinson's Research  
The Speak Foundation  
Third Way  
TIAA  
Triage Cancer  
Trualta  
USAging  
Village to Village Network  
Voices of Alzheimer's  
Well Spouse Association  
WEX, Inc.  
Women Impacting Public Policy (WIPP)  
Women's Institute for a Secure Retirement (WISER)