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 119th 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 rrichards@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^2)
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)