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NCOIL FALL NATIONAL MEETING
SANIBEL ISLAND, FLORIDA
NOVEMBER 21, 2026

ABA HSA State Update
Financial Services & Multi-lines Issues Committee

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State Capitols Update

Latest tracking information (as of 10/10/26)

7 legislatures remain in session (MT, ND, NV, TX not in session)

- 732 bills tracked this session
- 79 bills have been enacted
- 501 bills have died
- 135 bills still being monitored
- 3 bills deserve support
- 14 bills should be opposed

State Advocacy Update

Big Ticket items:

- HSA exemptions from benefit/cost-sharing mandates embedded in state Insurance code (“vaccine” approach)
- Bronze & Catastrophic plan outreach to CMS and state-based health insurance marketplaces (“SBMs”) under the ACA
  - Education, awareness, technical assistance, etc.
- Bankruptcy protections for HSA assets
- Unclaimed property (“escheatment”) initiative

State Advocacy Update

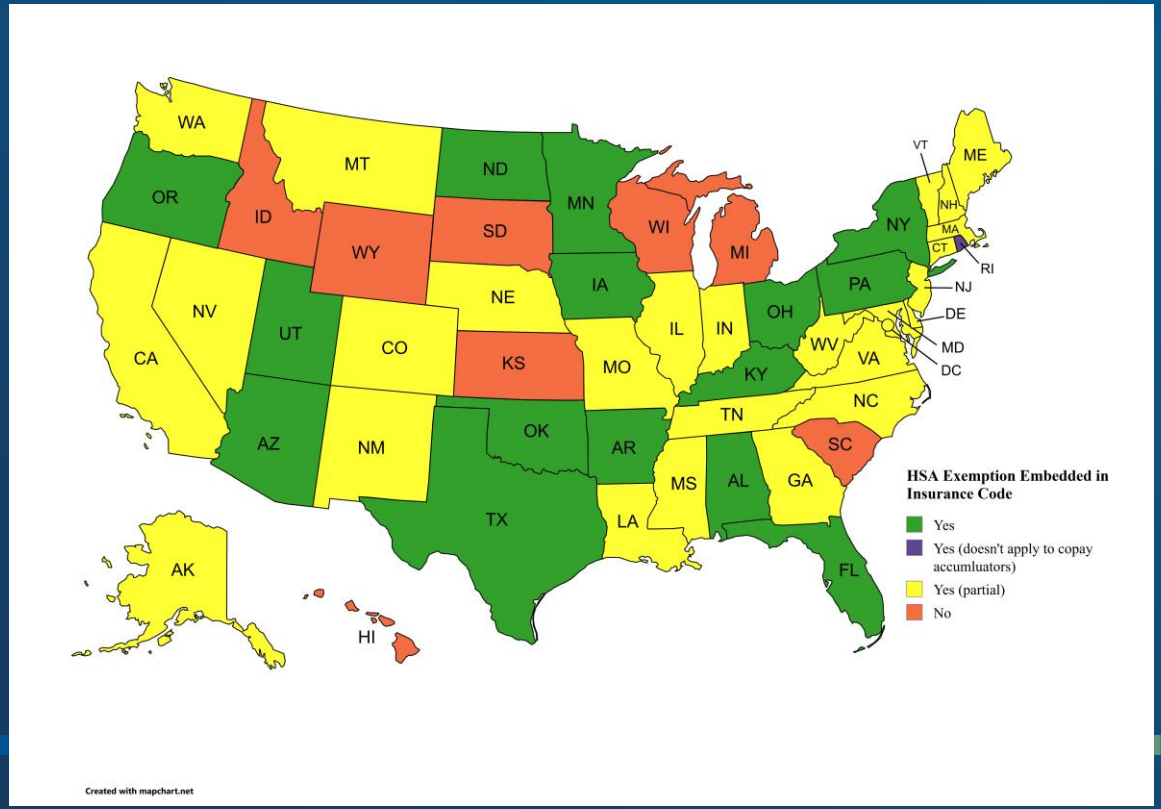
Wins This Session: Thanks in no small part to NCOIL and past model:

Four new embedded “carve-outs” for HSA-qualified plans enacted:

- **Alabama** (Act 2026-298, SB 170)
- **Iowa** (Chapter number not yet assigned, HF 2185)
- **Kentucky** (Chapter 27, HB 184)
- **New York** (Chapter 62, S 8772)

Noticeable drop in benefit/cost-sharing mandate and copay accumulator bills without a carve-out for HSAs

State Advocacy Update: ‘Vaccine’ or Embedded Insurance Codes



State Advocacy Update: Highest Priority

OBBBA HSA expansion to Bronze & Catastrophic plans

Three-Prong Approach:

- Comment letter to HHS/CMS focused on Healthcare.gov
- Outreach to state-run marketplaces
  - leveraging relationship with DC Exchange—national leader on this issue
  - National Academy of State Health Policy coordination with state-based marketplaces
  - new state-run marketplaces coming in Georgia (2027) and Oklahoma (2028)
- Discussions with Departments of Insurance
- Discussions with State Bankers Associations & ABA Community Bankers team

State Advocacy Update: Highest Priority

OBBBA HSA expansion to Bronze & Catastrophic plans

- We encouraged state bankers' association outreach to state insurance marketplaces under the Affordable Care Act (ACA)
- Connecticut Bankers via Art Corey has developed this excellent proposed marketing piece



CONNECTICUT BANKERS ASSOCIATION

2026 HSA GUIDE

Open a Health Savings Account
through a participating Connecticut bank

First confirm your health plan is HSA-eligible, then ask your bank about account options.

First, choose the right plan. Then, open the account at your bank.

What is a Marketplace plan? A Marketplace plan is individual or family health insurance purchased through a public health insurance marketplace. In Connecticut, that marketplace is **Access Health CT**.
For 2026, **Bronze and Catastrophic Marketplace plans** are HSA-eligible. Once you enroll in an eligible plan, ask a participating Connecticut bank about opening your account.

Why consider an HSA?

- **Pay for health care costs.** Use HSA funds for deductibles, copayments, coinsurance and other eligible expenses.
- **Contribute on your terms.** Choose an amount that fits your budget, up to the annual contribution limit.
- **Keep what you do not use.** Unused money rolls over from year to year and stays available for future needs.
- **Build additional value.** The account may earn interest, and contributions may lower taxable income.

Start in 2 steps

1 **Enroll in an eligible plan**
Shop through Access Health CT. All 2026 Bronze and Catastrophic plans are HSA-eligible; other designated Marketplace plans may also qualify.

2 **Open your HSA**
After enrolling, ask a participating Connecticut bank about account features, rates, fees and how to get started.

Confirm your plan is HSA-eligible before contributing.

Ask your bank about Health Savings Accounts.
Find a Connecticut Bankers Association member bank, then ask whether it offers HSAs.
Find a bank: ctbank.com/directories **Shop plans: AccessHealthCT.com**

SCAN FOR BANK DIRECTORY

HSA eligibility and contribution rules apply. Products, rates, fees and availability vary by financial institution. This material is for general educational purposes and is not tax, legal or insurance advice.

State Advocacy Update: New/Renewed Projects:

Our Next Projects: Unclaimed Property/Escheatment and Bankruptcy Protection for HSAs

Unclaimed Property/Escheatment:

- Delaware
- National issue
- Need for national model
- Upcoming efforts at NCOIL, NCSL, CSG and/or NAIC

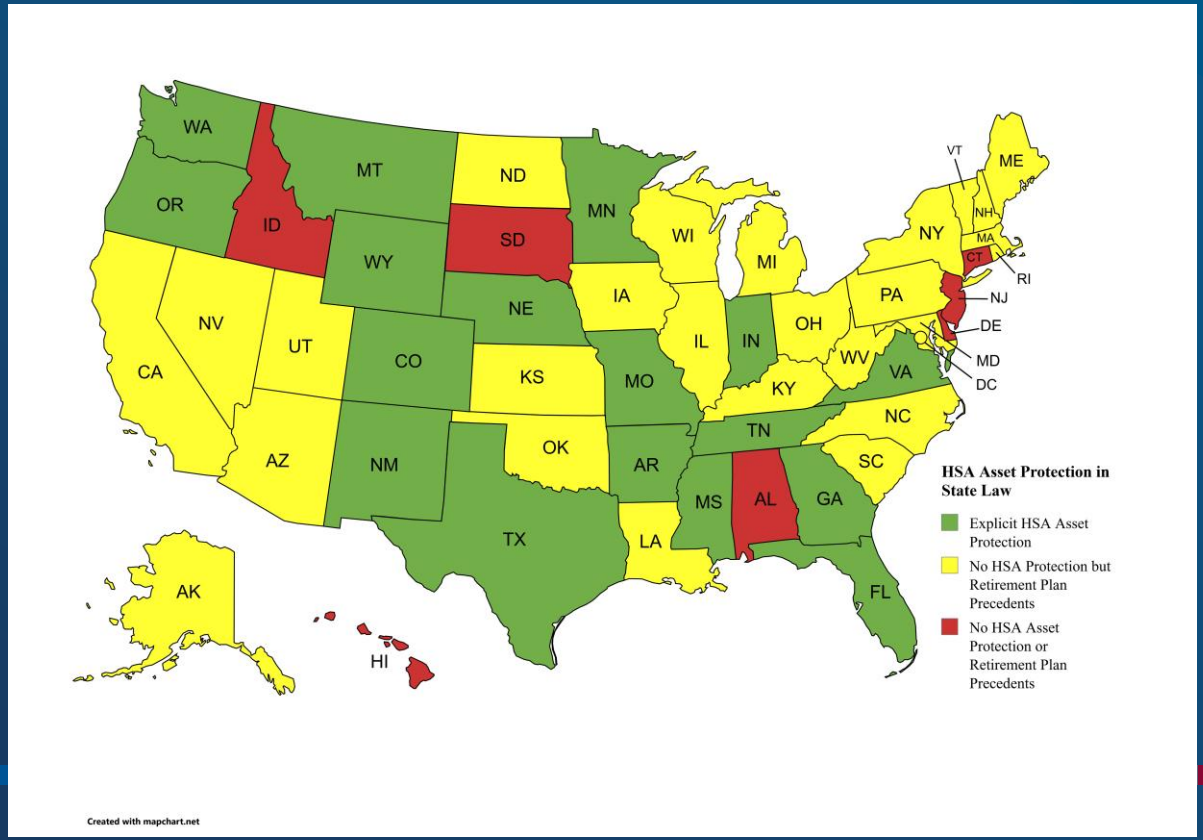
State Advocacy Update: New/Renewed Projects:

Our next projects: Unclaimed property/escheatment and Bankruptcy protection for HSAs; we think these are insurance-related issues.

- **Bankruptcy protection for HSAs**
  - States vary in their treatment of various assets
  - 17 states have explicit recognition and protection for HSA assets
  - 27 states have protection for retirement plans generally but not HSAs specifically
  - 7 states have no protection for HSA assets

- **Game plan is to secure broader protection for HSA assets**
  - Precedents in 27 states with retirement plan protection are especially useful

State Advocacy Update: Bankruptcy Protection Laws



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