

## Minneapolis Police Relief Association

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June 30, 2004

Congressman Gil Gutknecht  
425 Cannon House Office Building  
Washington, DC 20515

Dear Congressman Gutknecht:

We are writing to you seeking your continued leadership in addressing Health Savings Accounts (HSA's). As you are well aware, in the 2003 Medicare Act, individuals over the age of 65 were excluded from participating in the newly created HSA's.

It is important that not only do the changes to the Medicare Reform Act of 2003 include participation for those over age 65 in the HSA's but the language which ties Medicare ineligibility to HSA participation must also be removed. HSA participation would provide a very modest way in which our over 65 retiree's could tax defer some of their financial resources.

Our public safety retirees put in their time and duty and had planned on living out their retirement years with not having to face financial difficulties. However, health care costs for those over 65 years of age have increased dramatically over the last decade. Supplemental insurance to Medicare can cost a retired couple up to \$8,000 per year.

We strongly encourage you to work with other members of Congress and the Bush Administration to correct his discrimination against our retiree's.

Again, thank you for all your support and past leadership in the HSA's. Please continue to assist us in this battle for affordable health care.

Sincerely,

A handwritten signature in black ink that reads "Richard M. Nelson". The signature is fluid and cursive.

Richard M. Nelson  
Vice President

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