



The top 32 prospects in the 2026 NFL Draft

SPORTS, 1B

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U.S. Rep. Lloyd Doggett, D-Texas, said "most Americans do not have enough savings to afford emergency care, let alone pay an HSA sky-high deductible." NURI VALLBONA/REUTERS

Congress mulls larger role for health savings accounts

Proposed funding would replace ACA subsidies

Ken Alltucker
USA TODAY

Created more than two decades ago, health savings accounts are a popular way for consumers to get tax breaks while saving for medical expenses.

But could these accounts take on a larger role in how consumers pay for and get health care? Senate Republicans have proposed just that. They want to give eligible Americans up to \$1,500 to fund health savings accounts rather

than extend pandemic-era subsidies that made Affordable Care Act health insurance less expensive for 22 million Americans.

Health savings accounts are commonly used among workers who get health insurance through an employer. As of mid-2025, a national survey showed U.S. consumers had 40 million health savings accounts with \$159 billion in deposits, a 16% surge in savings from a year before.

Those figures show an increasing

share of Americans rely on health savings accounts to save for unexpected medical expenses, said Scott Cutler, CEO of HealthEquity, which offers health savings accounts.

"We have an affordability crisis for health care in America," Cutler said. "Half of Americans can't afford a \$500 medical bill, so having a safety net that grows over time, that you can use for medical expenses, helps Americans be more prepared."

Health savings accounts allow consumers to save money before taxes. For

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Bay offers free course

Volunteers to be part of local emergency response team

Nathan Cobb
Panama City News Herald
USA TODAY NETWORK

PANAMA CITY — Bay County is calling on residents to help the area be prepared for any future emergencies or natural disasters.

According to Jennifer Wilburn, an emergency management specialist for Bay County, there will be a free course this month for residents who would like to be part of the Bay County Community Emergency Response Team. This is used as a local force multiplier.

"It's a group of volunteers who go through a week-long certificate training class to become part of our force multiplier volunteers when we activate for disaster response, recovery (or) sheltering operations," Wilburn said. "In the offseason, they do a lot of nonprofit work with our community partners, just trying to establish ... partnerships throughout the county."

She noted Bay County's CERT was formed in the aftermath of Hurricane Michael, a Category 5 storm that struck the Panhandle in October 2018. It caused widespread damages throughout the area. The team is made up of about 20 volunteers.

The team in 2025 was awarded CERT team of Florida, Wilburn said. It was also during that time that it contributed more than \$68,000 in

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Five Florida driving bills to watch for in 2026

Ana Goñi-Lessan
USA TODAY NETWORK - FLORIDA

You've probably heard of the push to end vehicle registration stickers on Florida license plates. The measure, sponsored by Rep. Tom Fabricio, R-Miami Lakes, even has the governor's seal of approval.

"Good job Tom — get it done!" Gov. Ron DeSantis wrote on X.

But there are other bills that could affect many other Floridians on the road in 2026 if these bills get passed and signed into law as a result of this year's legislative session.

Booster seat age limits, school cross-walk requirements and gun storage in vehicles could all be debated after Jan. 13, the first day the Florida Legislature meets.

To be sure, many more bills are filed

than ever get passed by both chambers of the Legislature in an average session. Moreover, bills filed by Democrats tend to have an even lower chance of survival in a body dominated by GOP members.

Still, take a look at five bills that could potentially impact the way you drive — if 'the ayes have it':

Bill expands booster seat age limits

A bill by Rep. Nan Cobb, R-Eustis, would extend booster-seat requirements to older children, a move that could keep many kids in car restraints until they're 8 years old.

"Child Restraint Requirements" (HB 233) would apply to children 6 to 8, who would be required to be in a booster seat

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"Opened earlier today, this milestone brings meaningful improvements for drivers in Lake and Orange counties, including smoother traffic flow along this growing corridor and enhanced safety through increased roadway capacity," the Florida Department of Transportation said in a media statement on Dec. 23, 2025. PROVIDED BY FDOT

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