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(Original Signature of Member)

119TH CONGRESS
2D SESSION

H. R. _____

To amend the Internal Revenue Code of 1986 to expand eligibility for health savings accounts, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

Mr. BEAN of Florida introduced the following bill; which was referred to the Committee on _____

A BILL

To amend the Internal Revenue Code of 1986 to expand eligibility for health savings accounts, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “HSA’s For All Act”.

5 **SEC. 2. EXPANSION OF ELIGIBILITY FOR HEALTH SAVINGS**
6 **ACCOUNTS.**

7 (a) IN GENERAL.—Section 223(c)(1) of the Internal
8 Revenue Code of 1986 is amended to read as follows:

1 “(1) ELIGIBLE INDIVIDUAL.—The term ‘eligible
2 individual’ means, with respect to any month, any
3 individual if such individual is covered under a cov-
4 ered health plan as of the 1st day of such month.”.

5 (b) COVERED HEALTH PLAN.—Section 223(c)(2) of
6 such Code is amended to read as follows:

7 “(2) COVERED HEALTH PLAN.—The term ‘cov-
8 ered health plan’ means—

9 “(A) any qualified health plan (as defined
10 in section 1301(a) of the Patient Protection
11 and Affordable Care Act) offered through an
12 Exchange established under such Act, or

13 “(B) any group health plan (as defined in
14 section 2791 of the Public Health Service
15 Act).”.

16 (c) CONFORMING AMENDMENTS.—

17 (1) Section 26(b)(2)(S) of such Code is amend-
18 ed by striking “high deductible health plan” and in-
19 serting “covered health plan”.

20 (2) Section 223 of such Code, as amended by
21 the preceding provisions of this Act, is amended by
22 striking “high deductible health plan” each place it
23 appears and inserting “covered health plan” in each
24 such place.

1 (3) Section 223(b)(8)(B) of such Code is
2 amended by striking “HIGH DEDUCTIBLE HEALTH
3 PLAN” in the heading and inserting “COVERED
4 HEALTH PLAN”.

5 (4) Section 223(c) of such Code, as amended by
6 the preceding provisions of this Act, is amended—

7 (A) by striking paragraph (3), and

8 (B) by redesignating paragraphs (4) and
9 (5) as paragraphs (3) and (4), respectively.

10 (5) Section 223(g)(1) of such Code is amend-
11 ed—

12 (A) in the matter preceding subparagraph
13 (A), by striking “subsections (b)(2), (c)(2)(A),
14 and in the case of taxable years beginning after
15 2026, (c)(1)(E)(ii)(II)” and inserting “sub-
16 section (b)(2)”,

17 (B) in subparagraph (B), by striking “for
18 ‘calendar year 2016’” and all that follows
19 through “‘calendar year 2025’.” and inserting
20 “‘calendar year 1997’ for ‘calendar year 2016’
21 in subparagraph (A)(ii) thereof.”, and

22 (C) in the flush sentence at the end, by
23 striking “subsections (b)(2), (c)(1)(E)(ii)(II),
24 and (c)(2)(A)” and inserting “subsection
25 (b)(2)”.

1 (6) Section 408(d)(9) of such Code is amend-
2 ed—

3 (A) by striking “high deductible health
4 plan” each place it appears and inserting “cov-
5 ered health plan” in each such place, and

6 (B) in subparagraph (D), by striking
7 “HIGH DEDUCTIBLE HEALTH PLAN” in the
8 heading and inserting “COVERED HEALTH
9 PLAN”.

10 (d) EFFECTIVE DATE.—The amendments made by
11 this section shall apply to taxable years beginning after
12 December 31, 2026.