

118TH CONGRESS
1ST SESSION

H. R. 109

To amend the Internal Revenue Code of 1986 to allow an above-the-line deduction for health insurance premiums.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 9, 2023

Mr. BIGGS introduced the following bill; which was referred to the Committee on Ways and Means

A BILL

To amend the Internal Revenue Code of 1986 to allow an above-the-line deduction for health insurance premiums.

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. DEDUCTION FOR HEALTH INSURANCE PRE-**
4 **MIUMS.**

5 (a) IN GENERAL.—Part VII of subchapter B of chap-
6 ter 1 of the Internal Revenue Code of 1986 is amended
7 by redesignating section 224 as section 225 and by insert-
8 ing after section 223 the following new section:

1 **“SEC. 224. DEDUCTION FOR HEALTH INSURANCE PRE-**
2 **MIUMS.**

3 “In the case of an individual, there shall be allowed
4 as a deduction for the taxable year amounts paid by the
5 taxpayer for insurance which constitutes medical care (as
6 defined in section 213(d)) for the taxpayer and the tax-
7 payer’s spouse and dependents. No amount allowed as a
8 deduction under the preceding sentence shall be taken into
9 account in determining any deduction or credit otherwise
10 allowable to the taxpayer (or any other taxpayer) under
11 this chapter.”.

12 (b) DEDUCTION ALLOWED WHETHER OR NOT INDI-
13 VIDUAL ITEMIZES OTHER DEDUCTIONS.—Subsection (a)
14 of section 62 of such Code is amended by inserting before
15 the last sentence at the end the following new paragraph:

16 “(22) DEDUCTION FOR HEALTH INSURANCE
17 PREMIUMS.—The deduction allowed by section
18 224.”.

19 (c) CLERICAL AMENDMENT.—The table of sections
20 for part VII of subchapter B of chapter 1 of such Code
21 is amended by redesignating the item relating to section
22 224 as an item relating to section 225 and by inserting
23 after the item relating to section 223 the following new
24 item:

“Sec. 224. Deduction for health insurance premiums.”.

1 (d) **EFFECTIVE DATE.**—The amendments made by
2 this section shall apply to taxable years beginning after
3 December 31, 2022.

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