

117TH CONGRESS  
2D SESSION

# H. R. 6474

To amend the Internal Revenue Code of 1986 to raise the limit on contributions to health savings accounts, to remove the requirement to maintain high deductible coverage with respect to such accounts, to include drugs and medicine as qualified medical expenses for the purposes of such accounts, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JANUARY 21, 2022

Ms. VAN DUYNE introduced the following bill; which was referred to the Committee on Ways and Means

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## A BILL

To amend the Internal Revenue Code of 1986 to raise the limit on contributions to health savings accounts, to remove the requirement to maintain high deductible coverage with respect to such accounts, to include drugs and medicine as qualified medical expenses for the purposes of such 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 “Health Savings Free-  
5 dom Act of 2022”.

1 **SEC. 2. HEALTH SAVINGS ACCOUNTS.**

2 (a) CONTRIBUTION LIMIT INCREASE.—

3 (1) INDIVIDUAL COVERAGE.—Section  
4 223(b)(2)(A) of the Internal Revenue Code of 1986  
5 is amended by striking “\$2,250” and inserting  
6 “\$6,000”.

7 (2) FAMILY COVERAGE.—Section 223(b)(2)(B)  
8 of such Code is amended by striking “\$4,500” and  
9 inserting “\$16,000”.

10 (b) REQUIREMENT TO MAINTAIN COVERAGE UNDER  
11 A HIGH DEDUCTIBLE PLAN REMOVED.—

12 (1) Section 223(c)(1) of the Internal Revenue  
13 Code of 1986 is amended to read as follows:

14 “(1) ELIGIBLE INDIVIDUAL.—

15 “(A) IN GENERAL.—The term ‘eligible in-  
16 dividual’ means, with respect to any month, any  
17 individual if such individual is covered under  
18 any health plan as of the 1st day of such  
19 month.

20 “(B) SPECIAL RULE FOR INDIVIDUALS EL-  
21 IGIBLE FOR CERTAIN VETERANS BENEFITS.—

22 An individual shall not fail to be treated as an  
23 eligible individual for any period merely because  
24 the individual receives hospital care or medical  
25 services under any law administered by the Sec-  
26 retary of Veterans Affairs for a service-con-

1           needed disability (within the meaning of section  
2           101(16) of title 38, United States Code).

3           “(C) SPECIAL RULE FOR INDIVIDUALS RE-  
4           CEIVING BENEFITS SUBJECT TO SURPRISE  
5           BILLING STATUTES.—An individual shall not  
6           fail to be treated as an eligible individual for  
7           any period merely because the individual re-  
8           ceives benefits for medical care subject to and  
9           in accordance with section 9816 or 9817, sec-  
10          tion 2799A–1 or 2799A–2 of the Public Health  
11          Service Act, or section 716 or 717 of the Em-  
12          ployee Retirement Income Security Act of 1974,  
13          or any State law providing similar protections  
14          to such individual.”.

15          (2) CONFORMING AMENDMENTS.—

16                 (A) Section 223 of such Code is amend-  
17                 ed—

18                         (i) in subsection (c), by striking para-  
19                         graph (2),

20                         (ii) by striking “high deductible” each  
21                         place such term appears, and

22                         (iii) in subsection (b)(8)(B), in the  
23                         heading by striking “HIGH DEDUCTIBLE”.

24                 (B) Section 106(e) of such Code is amend-  
25                 ed—

1 (i) in paragraph (3), in the heading  
2 by striking “HIGH DEDUCTIBLE”, and

3 (ii) in paragraph (5)(B)(ii), by strik-  
4 ing “high deductible”.

5 (C) Section 408(d)(9) of such Code is  
6 amended—

7 (i) by striking “high deductible” each  
8 place such term appears, and

9 (ii) in subparagraph (D), in the head-  
10 ing by striking “HIGH DEDUCTIBLE”.

11 (D) Sections 1396e-1(b)(2)(B) and  
12 1397ee(c)(10)(B)(ii)(II) are amended by strik-  
13 ing “section 223(c)(2)” and inserting “section  
14 220(c)(2)”.

15 (e) INCLUDING MEDICINE AND DRUGS AS QUALIFIED  
16 MEDICAL EXPENSES.—

17 (1) Section 223(d)(2) of such Code is amended  
18 to read as follows:

19 “(2) QUALIFIED MEDICAL EXPENSES.—The  
20 term ‘qualified medical expenses’ means the fol-  
21 lowing:

22 “(A) With respect to an account bene-  
23 ficiary, amounts paid by such beneficiary for  
24 any of the following for such individual, the  
25 spouse of such individual, any dependent (as

1 defined in section 152, determined without re-  
2 gard to subsections (b)(1), (b)(2), and  
3 (d)(1)(B) thereof), or of such individual, but  
4 only to the extent such amounts are not com-  
5 pensated for by insurance or otherwise:

6 “(i) Medical care (as defined in sec-  
7 tion 213(d)).

8 “(ii) Medicine and drugs.

9 “(iii) A tampon, pad, liner, cup,  
10 sponge, or similar product used by individ-  
11 uals with respect to menstruation or other  
12 genital-tract secretions.

13 “(B) With respect to an account bene-  
14 ficiary, amounts paid by such beneficiary for  
15 long-term care expenses for a parent of such in-  
16 dividual, but only to the extent such amounts  
17 are not compensated for by insurance or other-  
18 wise.”.

19 (2) CONFORMING AMENDMENT.—Section  
20 223(c) of such Code is amended by striking para-  
21 graph (3).

22 (d) EFFECTIVE DATE.—The amendments made by  
23 this section shall apply to taxable years beginning after  
24 the date of the enactment of this Act.

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