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(Original Signature of Member)

115TH CONGRESS  
2D SESSION

# **H. R. 6306**

To amend the Internal Revenue Code of 1986 to increase the contribution limitation for health savings accounts, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

Mr. PAULSEN introduced the following bill; which was referred to the Committee on \_\_\_\_\_

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## **A BILL**

To amend the Internal Revenue Code of 1986 to increase the contribution limitation 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. MAXIMUM CONTRIBUTION LIMIT TO HEALTH**  
4 **SAVINGS ACCOUNT INCREASED TO AMOUNT**  
5 **OF DEDUCTIBLE AND OUT-OF-POCKET LIM-**  
6 **TATION.**

7 (a) SELF-ONLY COVERAGE.—Section 223(b)(2)(A)  
8 of the Internal Revenue Code of 1986 is amended by strik-

1 ing “\$2,250” and inserting “the amount in effect under  
2 subsection (c)(2)(A)(ii)(I)”.

3 (b) FAMILY COVERAGE.—Section 223(b)(2)(B) of  
4 such Code is amended by striking “\$4,500” and inserting  
5 “the amount in effect under subsection (c)(2)(A)(ii)(II)”.

6 (c) CONFORMING AMENDMENTS.—Section 223(g)(1)  
7 of such Code is amended—

8 (1) by striking “subsections (b)(2) and” both  
9 places it appears and inserting “subsection”, and

10 (2) in subparagraph (B), by striking “deter-  
11 mined by” and all that follows through “‘calendar  
12 year 2003’.” and inserting “determined by sub-  
13 stituting ‘calendar year 2003’ for ‘calendar year  
14 2016’ in subparagraph (A)(ii) thereof.”.

15 (d) EFFECTIVE DATE.—The amendments made by  
16 this section shall apply to taxable years beginning after  
17 December 31, 2018.

18 **SEC. 2. ALLOW BOTH SPOUSES TO MAKE CATCH-UP CON-**  
19 **TRIBUTIONS TO THE SAME HEALTH SAVINGS**  
20 **ACCOUNT.**

21 (a) IN GENERAL.—Section 223(b)(5) of the Internal  
22 Revenue Code of 1986 is amended to read as follows:

23 “(5) SPECIAL RULE FOR MARRIED INDIVIDUALS  
24 WITH FAMILY COVERAGE.—

1           “(A) IN GENERAL.—In the case of individ-  
2           uals who are married to each other, if both  
3           spouses are eligible individuals and either  
4           spouse has family coverage under a high de-  
5           ductible health plan as of the first day of any  
6           month—

7                   “(i) the limitation under paragraph  
8                   (1) shall be applied by not taking into ac-  
9                   count any other high deductible health  
10                  plan coverage of either spouse (and if such  
11                  spouses both have family coverage under  
12                  separate high deductible health plans, only  
13                  one such coverage shall be taken into ac-  
14                  count),

15                  “(ii) such limitation (after application  
16                  of clause (i)) shall be reduced by the ag-  
17                  gregate amount paid to Archer MSAs of  
18                  such spouses for the taxable year, and

19                  “(iii) such limitation (after application  
20                  of clauses (i) and (ii)) shall be divided  
21                  equally between such spouses unless they  
22                  agree on a different division.

23           “(B) TREATMENT OF ADDITIONAL CON-  
24           TRIBUTION AMOUNTS.—If both spouses referred  
25           to in subparagraph (A) have attained age 55

1 before the close of the taxable year, the limita-  
2 tion referred to in subparagraph (A)(iii) which  
3 is subject to division between the spouses shall  
4 include the additional contribution amounts de-  
5 termined under paragraph (3) for both spouses.  
6 In any other case, any additional contribution  
7 amount determined under paragraph (3) shall  
8 not be taken into account under subparagraph  
9 (A)(iii) and shall not be subject to division be-  
10 tween the spouses.”.

11 (b) EFFECTIVE DATE.—The amendment made by  
12 this section shall apply to taxable years beginning after  
13 December 31, 2018.

14 **SEC. 3. SPECIAL RULE FOR CERTAIN MEDICAL EXPENSES**  
15 **INCURRED BEFORE ESTABLISHMENT OF**  
16 **HEALTH SAVINGS ACCOUNT.**

17 (a) IN GENERAL.—Section 223(d)(2) of the Internal  
18 Revenue Code of 1986 is amended by adding at the end  
19 the following new subparagraph:

20 “(D) TREATMENT OF CERTAIN MEDICAL  
21 EXPENSES INCURRED BEFORE ESTABLISHMENT  
22 OF ACCOUNT.—If a health savings account is  
23 established during the 60-day period beginning  
24 on the date that coverage of the account bene-  
25 ficiary under a high deductible health plan be-

1 gins, then, solely for purposes of determining  
2 whether an amount paid is used for a qualified  
3 medical expense, such account shall be treated  
4 as having been established on the date that  
5 such coverage begins.”.

6 (b) **EFFECTIVE DATE.**—The amendment made by  
7 this subsection shall apply with respect to coverage begin-  
8 ning after December 31, 2018.