



JOINT COMMITTEE ON TAXATION

July 10, 2018

JCX-42-18

**DESCRIPTION OF AN AMENDMENT IN THE NATURE OF
A SUBSTITUTE TO THE PROVISIONS OF H.R. 6301,
A BILL TO AMEND THE INTERNAL REVENUE CODE OF 1986 TO PROVIDE HIGH
DEDUCTIBLE HEALTH PLANS WITH FIRST DOLLAR COVERAGE FLEXIBILITY**

The amendment in the nature of a substitute adds a short title, “Promoting High-Value Health Care Through Flexibility for High Deductible Health Plans Act of 2018.”

It makes minor technical changes, including an amendment to clarify that the \$250 dollar limit for specified services that may be provided by a plan before satisfying the plan’s deductible applies to self-only coverage.

The amendment in the nature of a substitute also makes a clerical change to the effective date of the proposal to refer to amendments made by the section, rather than subsection.

Finally, the inflation adjustment is revised to coordinate with the effective date of the provision and the changes to section 1(f) made by Pub. L. No. 115-97.

The following presents the estimated Federal fiscal year budget receipts of the Chairman’s amendment in the nature of a substitute relative to the present law baseline:

| <u>Item</u> | <u>Fiscal Years</u> <u>[Millions of Dollars]</u> | | | | | | | | | | | |
|--|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------------|----------------|
| | <u>2019</u> | <u>2020</u> | <u>2021</u> | <u>2022</u> | <u>2023</u> | <u>2024</u> | <u>2025</u> | <u>2026</u> | <u>2027</u> | <u>2028</u> | <u>2019-23</u> | <u>2019-28</u> |
| Permit First Dollar Coverage Flexibility for High Deductible Health Plans [1]..... | -126 | -236 | -300 | -325 | -362 | -412 | -448 | -503 | -539 | -565 | -1,350 | -3,818 |

NOTE: Details do not add to totals due to rounding.

| | <u>2019</u> | <u>2020</u> | <u>2021</u> | <u>2022</u> | <u>2023</u> | <u>2024</u> | <u>2025</u> | <u>2026</u> | <u>2027</u> | <u>2028</u> | <u>2019-23</u> | <u>2019-28</u> |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------------|----------------|
| [1] Estimate includes the following off-budget effects..... | -27 | -51 | -64 | -70 | -78 | -89 | -97 | -103 | -108 | -114 | -290 | -801 |