

**ESTIMATED REVENUE EFFECTS OF H.R. 5445,
A BILL TO AMEND THE INTERNAL REVENUE CODE OF 1986
TO IMPROVE THE RULES WITH RESPECT TO HEALTH SAVINGS ACCOUNTS,
SCHEDULED FOR MARKUP BY THE COMMITTEE ON WAYS AND MEANS ON JUNE 15, 2016**

Fiscal Years 2017 - 2026

[Millions of Dollars]

Provision	Effective	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2017-21	2017-26
1. Allow both spouses to make catch-up contributions to the same health savings account ("HSA") [1].....	tyba 12/31/16	-15	-32	-35	-38	-41	-44	-47	-50	-53	-56	-162	-410
2. Special rule for certain medical expenses incurred before establishment of HSA [1].....	cba 12/31/16	-6	-16	-18	-20	-21	-23	-24	-26	-27	-28	-81	-210
3. Maximum contribution limit to HSA increased to amount of deductible and out-of-pocket limitation [1].....	tyba 12/31/16	-900	-1373	-1550	-1734	-1923	-2112	-2298	-2477	-2663	-2863	-7,480	-19,894
NET TOTAL		-922	-1,421	-1,603	-1,792	-1,985	-2,179	-2,369	-2,552	-2,743	-2,948	-7,724	-20,514

Joint Committee on Taxation

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

Legend for "Effective" column: cba = coverage beginning after

tyba = taxable years beginning after

[1] Estimate includes the following off-budget budget effects:	<u>2017</u>	<u>2018</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>2017-21</u>	<u>2017-26</u>
Allow both spouses to make catch-up contributions to the same HSA.....	-5	-11	-12	-13	-14	-14	-15	-16	-17	-18	-53	-135
Special rule for certain medical expenses incurred before establishment of HSA.....	-2	-6	-6	-7	-7	-8	-8	-9	-9	-10	-28	-72
Maximum contribution limit to HSA increased to amount of deductible and out-of-pocket limitation.....	-206	-315	-355	-397	-441	-484	-527	-568	-610	-656	-1,714	-4,559