

**ESTIMATED REVENUE EFFECTS OF H.R. 5687,
THE "HSA MODERNIZATION ACT OF 2023,"
SCHEDULED FOR MARKUP BY THE COMMITTEE ON WAYS AND MEANS ON SEPTEMBER 28, 2023**

Fiscal Years 2024 - 2033

[Millions of Dollars]

Provision	Effective	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2024-28	2024-33
I. Various Health Proposals													
1. Individuals Without Service-Connected Disability and Eligible for Certain Veterans Benefits Permitted to Contribute to Health Savings Accounts [1].....	tyba 12/31/25	---	---	-30	-59	-86	-97	-102	-110	-116	-121	-175	-721
2. Individuals Entitled to Part A of Medicare by Reason of Age Allowed to Contribute to Health Savings Accounts [2][3].....	mba 12/31/25 in tyea sd	---	---	-139	-362	-616	-795	-880	-928	-981	-1,045	-1,117	-5,746
3. Individuals Eligible for Indian Health Service Assistance Not Disqualified from Health Savings Accounts [4].....	tyba 12/31/25	---	---	-8	-15	-17	-17	-17	-18	-18	-19	-40	-129
4. Allowance of Bronze and Catastrophic Plans in Connection With Health Savings Accounts	mba 12/31/25 in tyea sd	---	---	-40	-95	-140	-186	-202	-216	-243	-274	-274	-1,395
5. Safe Harbor for Absence of Deductible for Mental Health Services [5].....	pyba 12/31/25	---	---	-65	-138	-210	-284	-325	-352	-377	-400	-413	-2,152
6. Special Rule for Certain Medical Expenses Incurred Before Establishment of Health Savings Account [6].....	cba 12/31/25	---	---	-10	-29	-34	-33	-33	-34	-34	-36	-73	-243
7. Allow Both Spouses to Make Catch-up Contributions to the Same Health Savings Account [7].....	tyba 12/31/25	---	---	-91	-216	-258	-272	-287	-301	-314	-329	-565	-2,067
8. Maximum Contribution Limit to Health Savings Accounts Increased to Amount of Deductible and Out-Of-Pocket Limitation [8].....	tyba 12/31/25	---	---	-2,482	-4,534	-5,226	-5,576	-5,987	-6,380	-6,802	-7,209	-12,243	-44,197
9. Clarification of Treatment of Distributions from Health Savings Account for Long-Term Care Services	apa DOE	----- <i>No Revenue Effect</i> -----											
Total of Various Health Proposals.....		---	---	-2,865	-5,448	-6,586	-7,261	-7,833	-8,338	-8,885	-9,432	-14,899	-56,650
II. Interaction [9].....	---	---	---	-72	-147	-194	-222	-240	-255	-272	-288	-413	-1,691
NET TOTAL		---	---	-2,937	-5,595	-6,780	-7,483	-8,073	-8,594	-9,158	-9,720	-15,312	-58,340

Joint Committee on Taxation

NOTE: Details may not add to totals due to rounding. The date of enactment is assumed to be October 1, 2023.

Footnotes for JCX-42-23 appear on the following page]

Footnotes for JCX-42-23:

Legend for "Effective" column:

apa = amounts paid after
 cba = coverage beginning after
 DOE = date of enactment
 mba = months beginning after

pyba = plan years beginning after
 sd = such date
 pyba = plan years beginning after

sd = such date
 tyba = taxable years ending after
 tyea = taxable years ending after

	<u>2024</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>	<u>2030</u>	<u>2031</u>	<u>2032</u>	<u>2033</u>	<u>2023-28</u>	<u>2023-33</u>
[1] Estimate includes the following budget effects:												
Total Revenue Effect.....	---	---	-30	-59	-86	-97	-102	-110	-116	-121	-175	-721
On-budget effects.....	---	---	-18	-36	-52	-59	-62	-68	-71	-74	-106	-440
Off-budget effects.....	---	---	-12	-23	-34	-38	-40	-42	-45	-47	-69	-280
[2] Estimate includes the following budget effects:												
Total Revenue Effect.....	---	---	-139	-362	-616	-795	-880	-928	-981	-1,045	-1,117	-5,746
On-budget effects.....	---	---	-74	-196	-337	-438	-487	-514	-544	-579	-607	-3,169
Off-budget effects.....	---	---	-65	-166	-279	-357	-393	-414	-437	-466	-510	-2,579
[3] Estimate contains the following outlay effects:												
Individuals Entitled to Part A of Medicare by Reason of Age												
Allowed to Contribute to Health Savings Accounts	---	---	-73	-180	-300	-375	-410	-433	-462	-495	-553	-2,727
[4] Estimate includes the following budget effects:												
Total Revenue Effect.....	---	---	-8	-15	-17	-17	-17	-18	-18	-19	-40	-129
On-budget effects.....	---	---	-5	-10	-11	-11	-11	-12	-12	-13	-26	-85
Off-budget effects.....	---	---	-3	-5	-6	-6	-6	-6	-6	-6	-14	-44
[5] Estimate includes the following budget effects:												
Total Revenue Effect.....	---	---	-65	-138	-210	-284	-325	-352	-377	-400	-413	-2,152
On-budget effects.....	---	---	-49	-105	-159	-215	-247	-267	-286	-303	-313	-1,631
Off-budget effects.....	---	---	-16	-33	-51	-69	-78	-85	-91	-97	-99	-520
[6] Estimate includes the following budget effects:												
Total Revenue Effect.....	---	---	-10	-29	-34	-33	-33	-34	-34	-36	-73	-243
On-budget effects.....	---	---	-8	-22	-26	-25	-25	-26	-26	-27	-56	-185
Off-budget effects.....	---	---	-2	-7	-8	-8	-8	-8	-8	-9	-17	-58
[7] Estimate includes the following budget effects:												
Total Revenue Effect.....	---	---	-91	-216	-258	-272	-287	-301	-314	-329	-565	-2,067
On-budget effects.....	---	---	-71	-169	-201	-211	-223	-234	-244	-255	-441	-1,608
Off-budget effects.....	---	---	-20	-47	-57	-61	-64	-67	-70	-74	-124	-460
[8] Estimate includes the following budget effects:												
Total Revenue Effect.....	---	---	-2,482	-4,534	-5,226	-5,576	-5,987	-6,380	-6,802	-7,209	-12,243	-44,197
On-budget effects.....	---	---	-1,887	-3,454	-3,976	-4,236	-4,543	-4,836	-5,152	-5,459	-9,317	-33,543
Off-budget effects.....	---	---	-595	-1,080	-1,250	-1,340	-1,444	-1,544	-1,650	-1,750	-2,925	-10,653
[9] Estimate includes the following budget effects:												
Total Revenue Effect.....	---	---	-72	-147	-194	-222	-240	-255	-272	-288	-413	-1,691
On-budget effects.....	---	---	-58	-117	-152	-174	-188	-199	-212	-225	-327	-1,325
Off-budget effects.....	---	---	-14	-30	-42	-48	-52	-56	-60	-63	-85	-364