

**ESTIMATED REVENUE EFFECTS OF H.R. 5688,
THE "BIPARTISAN HSA IMPROVEMENT 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. Treatment of Direct Primary Care Service Arrangements [1].....	mba 12/31/25 in tyea sd	---	---	-78	-148	-205	-268	-301	-322	-345	-370	-431	-2,037
2. On-Site Employee Clinics [2].....	mi tyba 12/31/25	---	---	-62	-159	-267	-392	-450	-479	-506	-578	-488	-2,894
3. Contributions Permitted if Spouse Has a Health Flexible Spending Account [3].....	pyba 12/31/25	---	---	-515	-948	-1,086	-1,146	-1,214	-1,279	-1,355	-1,437	-2,548	-8,980
4. FSA And HRA Terminations or Conversions to Fund HSAs [4].....	dma 12/31/25 in tyea sd	---	---	-13	-22	-24	-25	-24	-24	-24	-25	-59	-181
Total of Various Health Proposals.....		---	---	-668	-1,277	-1,582	-1,831	-1,989	-2,104	-2,230	-2,410	-3,526	-14,092
II. Interaction [5].....	---	---	---	44	83	115	152	171	182	194	207	243	1,148
NET TOTAL		---	---	-624	-1,194	-1,466	-1,679	-1,819	-1,923	-2,037	-2,203	-3,284	-12,945

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.

Legend for "Effective" column:

dma = distributions made after
mba = months beginning after
mi = months in

pyba = plan years beginning after
sd = such date

tyba = taxable years ending after
tyea = taxable years ending after

[1] Estimate includes the following budget effects:	<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>2024-28</u>	<u>2024-33</u>
Total Revenue Effect.....	---	---	-78	-148	-205	-268	-301	-322	-345	-370	-431	-2,037
On-budget effects.....	---	---	-59	-113	-156	-203	-228	-244	-261	-280	-328	-1,544
Off-budget effects.....	---	---	-19	-35	-49	-65	-73	-78	-84	-90	-103	-492
[2] Estimate includes the following budget effects:	<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>2024-28</u>	<u>2024-33</u>
Total Revenue Effect.....	---	---	-62	-159	-267	-392	-450	-479	-506	-578	-488	-2,894
On-budget effects.....	---	---	-48	-122	-205	-300	-345	-367	-387	-439	-375	-2,213
Off-budget effects.....	---	---	-14	-37	-62	-92	-105	-112	-119	-139	-113	-680

Footnotes for JCX-40-23 continue on the following page]

Footnotes for JCX-40-23 continued:

[3] Estimate includes the following budget effects:	<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>2024-28</u>	<u>2024-33</u>
Total Revenue Effect.....	---	---	-515	-948	-1,086	-1,146	-1,214	-1,279	-1,355	-1,437	-2,548	-8,980
On-budget effects.....	---	---	-373	-690	-791	-833	-881	-928	-985	-1,044	-1,854	-6,525
Off-budget effects.....	---	---	-142	-258	-295	-313	-333	-351	-370	-393	-695	-2,455
[4] Estimate includes the following budget effects:	<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>2024-28</u>	<u>2024-33</u>
Total Revenue Effect.....	---	---	-13	-22	-24	-25	-24	-24	-24	-25	-59	-181
On-budget effects.....	---	---	-10	-16	-18	-18	-18	-17	-17	-18	-44	-132
Off-budget effects.....	---	---	-3	-6	-6	-7	-6	-7	-7	-7	-16	-48
[5] Estimate includes the following budget effects:	<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>2024-28</u>	<u>2024-33</u>
Total Revenue Effect.....	---	---	44	83	115	152	171	182	194	207	243	1,148
On-budget effects.....	---	---	34	64	88	116	131	139	148	158	186	878
Off-budget effects.....	---	---	10	19	27	36	40	43	46	49	57	272