

**ESTIMATED REVENUE EFFECTS OF H.R. 5858,  
THE "HEALTH SAVINGS ACCOUNTS IMPROVEMENTS ACT OF 2012,"  
SCHEDULED FOR MARKUP BY THE COMMITTEE ON WAYS AND MEANS ON MAY 31, 2012**

Fiscal Years 2013 - 2022

*[Millions of Dollars]*

Provision	Effective	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2013-17	2013-22
1. Saver's credit for contributions to health savings accounts.....	tyba 12/31/12	-3	-29	-39	-44	-54	-56	-64	-70	-73	-75	-169	-507
2. Special rule for certain medical expenses incurred before establishment of account [1].....	cba DOE	-4	-9	-10	-11	-12	-13	-14	-15	-15	-16	-53	-120
3. Allow both spouses to make catch-up contributions to the same HSA account.....	tyba 12/31/12	-59	-127	-144	-160	-175	-190	-204	-217	-229	-239	-665	-1,745
4. Individuals eligible for veterans benefits for a service-connected disability [1].....	mba 12/31/12	-11	-18	-21	-25	-30	-35	-41	-47	-54	-61	-105	-343
5. Distributions by certain early retirees for health coverage treated as qualified medical expenses [1].....	apfcpa 12/31/12	-96	-144	-162	-179	-196	-212	-228	-243	-255	-266	-776	-1,981
<b>NET TOTAL .....</b>		<b>-173</b>	<b>-327</b>	<b>-376</b>	<b>-419</b>	<b>-467</b>	<b>-506</b>	<b>-551</b>	<b>-592</b>	<b>-626</b>	<b>-657</b>	<b>-1,768</b>	<b>-4,696</b>

Joint Committee on Taxation

NOTE: Details may not add to totals due to rounding. The date of enactment is assumed to be October 1, 2012.

Legend for "Effective" column:

apfcpa = amounts paid for coverage periods after  
cba = coverage beginning after

DOE = date of enactment  
mba = months beginning after

tyba = taxable years beginning after

[1] Estimate includes the following off-budget effects:	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2013-17</u>	<u>2013-22</u>
Special rule for certain medical expenses incurred before establishment of account.....	-1	-1	-1	-2	-2	-2	-2	-2	-2	-2	-7	-17
Individuals eligible for veterans benefits for a service-connected disability.....	-3	-5	-6	-7	-9	-10	-12	-14	-15	-18	-30	-99
Distributions by certain early retirees for health coverage treated as qualified medical expenses.....	-3	-4	-4	-5	-5	-6	-6	-6	-7	-7	-21	-53