

## S 12

Health Savings Act of 2019

**Congress:** 116 (2019–2021, Ended)

**Chamber:** Senate

**Policy Area:** Taxation

**Introduced:** Jan 3, 2019

**Current Status:** Read twice and referred to the Committee on Finance.

**Latest Action:** Read twice and referred to the Committee on Finance. (Jan 3, 2019)

**Official Text:** <https://www.congress.gov/bill/116th-congress/senate-bill/12>

### Sponsor

**Name:** Sen. Rubio, Marco [R-FL]

**Party:** Republican • **State:** FL • **Chamber:** Senate

### Cosponsors (2 total)

| Cosponsor                   | Party / State | Role | Date Joined  |
|-----------------------------|---------------|------|--------------|
| Sen. Murkowski, Lisa [R-AK] | R · AK        |      | Jan 24, 2019 |
| Sen. Scott, Tim [R-SC]      | R · SC        |      | Nov 6, 2019  |

### Committee Activity

| Committee         | Chamber | Activity    | Date        |
|-------------------|---------|-------------|-------------|
| Finance Committee | Senate  | Referred To | Jan 3, 2019 |

### Subjects & Policy Tags

**Policy Area:**

Taxation

### Related Bills

| Bill        | Relationship | Last Action  |
|-------------|--------------|--|
| 116 HR 2177 | Related bill | <b>Apr 9, 2019:</b> Referred to the House Committee on Ways and Means. |

## Health Savings Act of 2019

This bill modifies the requirements for health savings accounts (HSAs) to

- rename high deductible health plans as HSA-qualified health plans;
- allow spouses who have both attained age 55 to make catch-up contributions to the same HSA;
- make Medicare Part A (hospital insurance benefits) beneficiaries eligible to participate in an HSA;
- allow individuals eligible for hospital care or medical services under a program of the Indian Health Service or a tribal organization to participate in an HSA;
- allow members of a health care sharing ministry to participate in an HSA;
- allow individuals who receive primary care services in exchange for a fixed periodic fee or payment, or who receive health care benefits from an onsite medical clinic of an employer, to participate in an HSA;
- include amounts paid for prescription and over-the-counter medicines or drugs as "qualified medical expenses" for which distributions from an HSA or other tax-preferred savings accounts may be used;
- increase the limits on HSA contributions to match the sum of the annual deductible and out-of-pocket expenses permitted under a high deductible health plan; and
- allow HSA distributions to be used to purchase health insurance coverage.

The bill also: (1) exempts HSAs from creditor claims in bankruptcy, and (2) reauthorizes Medicaid health opportunity accounts.

The bill allows a medical care tax deduction for: (1) exercise equipment, physical fitness programs, and membership at a fitness facility; (2) nutritional and dietary supplements; and (3) periodic fees paid to a primary care physician and amounts paid for pre-paid primary care services.

## Actions Timeline

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- **Jan 3, 2019:** Introduced in Senate
- **Jan 3, 2019:** Read twice and referred to the Committee on Finance.