

## HR 548

HSA Modernization Act

**Congress:** 119 (2025–2027, Current)

**Chamber:** House

**Policy Area:** Taxation

**Introduced:** Jan 16, 2025

**Current Status:** Referred to the House Committee on Ways and Means.

**Latest Action:** Referred to the House Committee on Ways and Means. (Jan 16, 2025)

**Official Text:** <https://www.congress.gov/bill/119th-congress/house-bill/548>

### Sponsor

**Name:** Rep. Van Duyne, Beth [R-TX-24]

**Party:** Republican • **State:** TX • **Chamber:** House

### Cosponsors (4 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Crenshaw, Dan [R-TX-2]	R · TX		Jan 16, 2025
Rep. Meuser, Daniel [R-PA-9]	R · PA		Jan 16, 2025
Rep. Wittman, Robert J. [R-VA-1]	R · VA		Feb 10, 2026
Rep. Bacon, Don [R-NE-2]	R · NE		Feb 24, 2026

### Committee Activity

Committee	Chamber	Activity	Date
Ways and Means Committee	House	Referred To	Jan 16, 2025

### Subjects & Policy Tags

#### Policy Area:

Taxation

### Related Bills

Bill	Relationship	Last Action
119 HR 2745	Related bill	<b>Apr 8, 2025:</b> Referred to the House Committee on Ways and Means.
119 HR 444	Related bill	<b>Jan 15, 2025:</b> Referred to the House Committee on Ways and Means.

## **HSA Modernization Act**

This bill increases health savings account (HSA) contribution limits, expands HSA eligibility, and makes other changes to HSAs and high-deductible health plans (HDHP).

The bill increases HSA contribution limits to equal the limits on out-of-pocket expenses under an HDHP (adjusted annually). Under the bill, the maximum annual HSA contribution for 2025 is \$8,300 for self-only coverage and \$16,600 for family coverage. (Under current law, the maximum annual HSA contribution for 2025 is \$4,300 for self-only coverage and \$8,550 for family coverage.)

The bill expands eligibility to make tax-deductible HSA contributions to include individuals who

- receive hospital care or medical services from the Department of Veterans Affairs and do not have a service-connected disability,
- receive hospital care or medical services provided by the Indian Health Service or a tribal organization,
- are at least 65 years old and enrolled in Medicare Part A, or
- have a bronze-level or catastrophic health insurance plan through a health insurance exchange.

The bill also allows eligible married individuals to make catch-up contributions to the same HSA.

Under the bill, HSA distributions may be used to pay for qualified medical expenses incurred before the HSA is established if the HSA is established within 60 days from the first day of coverage under an HDHP.

Further, the bill specifies that HSA distributions may be used to pay for expenses for qualified long-term care services.

Finally, the bill allows an HDHP to provide up to \$500 of mental health benefits before the annual deductible is met.

## **Actions Timeline**

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- **Jan 16, 2025:** Introduced in House
- **Jan 16, 2025:** Referred to the House Committee on Ways and Means.

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