HR 74

Freedom for Families Act

Congress: 119 (2025–2027, Current)
Chamber: House
Policy Area: Taxation
Introduced: Jan 3, 2025
Current Status: Referred to the House Committee on Ways and Means.
Latest Action: Referred to the House Committee on Ways and Means. (Jan 3, 2025)
Official Text: https://www.congress.gov/bill/119th-congress/house-bill/74

Sponsor

Name: Rep. Biggs, Andy [R-AZ-5]
Party: Republican • **State:** AZ • **Chamber:** House

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Burlison, Eric [R-MO-7]	R · MO		Jan 3, 2025

Committee Activity

Committee	Chamber	Activity	Date
Ways and Means Committee	House	Referred To	Jan 3, 2025

Subjects & Policy Tags

Policy Area:

Taxation

Related Bills

Bill	Relationship	Last Action
119 HR 5933	Related bill	**Nov 7, 2025:** Referred to the House Committee on Ways and Means.

Summary (as of Jan 3, 2025)

Freedom for Families Act

This bill allows individuals to establish and contribute to a health savings account (HSA) without being enrolled in a high-deductible health plan (HDHP), increases HSA contribution limits, and allows tax-free distributions from an HSA during a period of qualified caregiving.

Under current law, individuals may establish and contribute to an HSA if they are covered under an HSA-eligible HDHP. For 2025, HSA contributions are limited to $4,300 for self-only coverage or $8,550 for family coverage (adjusted annually). Individuals who are at least 55 years old may make an additional HSA contribution of up to $1,000 per year. Further, under current law, HSA distributions are tax-free if used to pay for qualified medical expenses.

The bill eliminates the HDHP coverage requirement for purposes of an HSA.

The bill also increases the HSA annual contribution limit to $9,000 for individuals or $18,000 for joint filers (adjusted annually) and eliminates the additional contribution for individuals who are at least 55 years old.

Finally, the bill excludes HSA distributions during a period of qualified caregiving from gross income. The bill defines *period of qualified caregiving* as any period during which an individual is on leave or not employed due to

- the birth or adoption of a child;
- placement of a foster child;
- caring for a family member with a serious health condition;
- an inability to work due to a serious health condition; or
- certain emergencies related to a spouse, child, or parent on covered active duty with the Armed Forces.

Actions Timeline

- **Jan 3, 2025:** Introduced in House
- **Jan 3, 2025:** Referred to the House Committee on Ways and Means.

LegiList

CONGRESS, MADE CLEAR.

Search Every Federal Bill, Law, and Vote

LegiList is the fastest way to research Congress. Track any bill from introduction to enactment, see how every legislator voted, follow committee activity, and read the full text of every bill — all in one place, always up to date.

legilist.com

Free Course: Learn How Congress Actually Works

LegiList Learn is a free, self-paced course that walks through the entire legislative process — from drafting a bill to a presidential signature. Seven modules, plain language, no politics. Earn a certificate when you finish.

legilist.com/learn

Public data belongs to the public. — legilist.com