

**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 |
| NET TOTAL | | -173 | -327 | -376 | -419 | -467 | -506 | -551 | -592 | -626 | -657 | -1,768 | -4,696 |

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 |