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119TH CONGRESS
2D SESSION

H. R. 10072

To amend the Internal Revenue Code of 1986 to allow individuals entitled to Medicare Part A to make contributions to health savings accounts.

IN THE HOUSE OF REPRESENTATIVES

AUGUST 10, 2026

Mrs. FISCHBACH introduced the following bill; which was referred to the Committee on Ways and Means

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A BILL

To amend the Internal Revenue Code of 1986 to allow individuals entitled to Medicare Part A to make contributions to health savings accounts.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ‘‘Hardworking Seniors Act’’.

SEC. 2. INDIVIDUALS ENTITLED TO PART A OF MEDICARE BY REASON OF AGE ALLOWED TO CONTRIBUTE TO HEALTH SAVINGS ACCOUNTS.

(a) IN GENERAL.—Section 223(c)(1)(B) of the Internal Revenue Code of 1986 is amended by striking ‘‘and’’ at the end of clause (ii), by striking the period at the end of clause (iii) and inserting ", and", and by adding at the end the following new clause:

"(iv) entitlement to hospital insurance benefits under part A of title XVIII of the Social Security Act by reason of section 226(a) of such Act.".

(b) TREATMENT OF HEALTH INSURANCE PURCHASED FROM ACCOUNT.—Section 223(d)(2)(C)(iv) of such Code is amended by inserting "and who is not an eligible individual" after "who has attained the age specified in section 1811 of the Social Security Act".

(c) COORDINATION WITH PENALTY ON DISTRIBUTIONS NOT USED FOR QUALIFIED MEDICAL EXPENSES.—Section 223(f)(4)(C) of such Code is amended by striking "Subparagraph (A)" and inserting "Except in the case of an eligible individual, subparagraph (A)".

(d) CONFORMING AMENDMENT.—Section 223(b)(7) of such Code is amended by inserting "(other than an entitlement to benefits described in subsection (c)(1)(B)(iv))" after "Social Security Act".

(e) EFFECTIVE DATE.—The amendments made by this section shall apply to months beginning after December 31, 2026, in taxable years ending after such date.

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