

105TH CONGRESS  
2D SESSION

# H. R. 3628

To amend the Internal Revenue Code of 1986 to allow individuals a deduction for amounts paid for insurance for medical care.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 1, 1998

Mr. GREEN 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 a deduction for amounts paid for insurance for medical care.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. DEDUCTION FOR AMOUNTS PAID FOR INSUR-**  
4       **ANCE FOR MEDICAL CARE.**

5       (a) IN GENERAL.—Part VII of subchapter B of chap-  
6       ter 1 of the Internal Revenue Code of 1986 (relating to  
7       additional itemized deductions for individuals) is amended  
8       by redesignating section 222 as section 223 and by insert-  
9       ing after section 221 the following new section:

1 **“SEC. 222. INSURANCE FOR MEDICAL CARE.**

2 **“(a) DEDUCTION ALLOWED.—**

3 **“(1) IN GENERAL.—**In the case of an individ-  
 4 ual, there shall be allowed as a deduction for any  
 5 taxable year an amount equal to the applicable per-  
 6 centage of the amount paid during the taxable year  
 7 for insurance (including amounts paid as premiums  
 8 under part B of title XVIII of the Social Security  
 9 Act, relating to supplementary medical insurance for  
 10 the aged) covering medical care (as defined in sec-  
 11 tion 213(d)(1)) or for any qualified long-term care  
 12 insurance contract (as defined in section 7702B(b))  
 13 for the taxpayer, and his spouse and dependents.

14 **“(2) APPLICABLE PERCENTAGE.—**For purposes  
 15 of paragraph (1), the applicable percentage shall be  
 16 determined under the following table:

<b>“For taxable years beginning in calendar year—</b>	<b>The applicable percentage is—</b>
1999 .....	45
2000 and 2001 .....	50
2002 .....	60
2003 through 2005 .....	80
2006 .....	90
2007 and thereafter .....	100.

17 **“(b) COORDINATION OF DEDUCTION.—**No amount  
 18 taken into account under subsection (a) shall be taken into  
 19 account in computing the amount allowable to the tax-  
 20 payer as a deduction under section 162(l) or 213(a).

1       “(c) COORDINATION WITH EXCLUSION.—No amount  
 2 excluded from income under section 125 shall be taken  
 3 into account under subsection (a).”.

4       (b) DEDUCTION ALLOWED IF INDIVIDUAL DOES NOT  
 5 ITEMIZE.—Subsection (a) of section 62 of the Internal  
 6 Revenue Code of 1986 (relating to general rule for ad-  
 7 justed gross income defined) is amended by inserting after  
 8 paragraph (17) the following new paragraph:

9               “(18) INSURANCE FOR MEDICAL CARE.—The  
 10 deduction allowed by section 222.”.

11       (c) CLERICAL AMENDMENT.—The table of sections  
 12 for part VII of subchapter B of chapter 1 of such Code  
 13 is amended by striking the item relating to section 222  
 14 and inserting the following new items:

“Sec. 222. Insurance for medical care.

“Sec. 223. Cross reference.”.

15       (d) EFFECTIVE DATE.—The amendment made by  
 16 subsection (a) shall apply to taxable years beginning after  
 17 December 31, 1998.

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