

109TH CONGRESS
2D SESSION

S. 2554

To amend the Internal Revenue Code of 1986 to expand the permissible use of health savings accounts to include premiums for non-group high deductible health plan coverage.

IN THE SENATE OF THE UNITED STATES

APRIL 5, 2006

Mr. ENSIGN (for himself and Mr. DEWINE) introduced the following bill;
which was read twice and referred to the Committee on Finance

A BILL

To amend the Internal Revenue Code of 1986 to expand the permissible use of health savings accounts to include premiums for non-group high deductible health plan coverage.

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. SHORT TITLE.**

4 This Act may be cited as the “Affordability in the
5 Individual Market Act”.

1 **SEC. 2. USE OF HEALTH SAVINGS ACCOUNTS FOR NON-**
2 **GROUP HIGH DEDUCTIBLE HEALTH PLAN**
3 **PREMIUMS.**

4 (a) IN GENERAL.—Section 223(d)(2)(C) of the Inter-
5 nal Revenue Code of 1986 (relating to exceptions) is
6 amended by striking “or” at the end of clause (iii), by
7 striking the period at the end of clause (iv) and inserting
8 “, or”, and by adding at the end the following new clause:

9 “(v) a high deductible health plan,
10 other than a group health plan (as defined
11 in section 5000(b)(1)).”.

12 (b) EFFECTIVE DATE.—The amendment made by
13 this section shall apply to taxable years beginning after
14 December 31, 2006.

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