

110TH CONGRESS
1ST SESSION

S. 46

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

JANUARY 4, 2007

Mr. ENSIGN (for himself, Mr. DEMINT, Mr. GRAHAM, and Mr. COBURN) 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, 2007.

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