

116TH CONGRESS
2D SESSION

S. 3439

To amend the Internal Revenue Code of 1986 to permit high deductible health plans to divide the deductible between medical and drug costs for purposes of qualifying for health savings accounts, and for other purposes.

IN THE SENATE OF THE UNITED STATES

MARCH 11, 2020

Mr. SCOTT of Florida (for himself and Ms. SINEMA) 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 permit high deductible health plans to divide the deductible between medical and drug costs for purposes of qualifying for health savings accounts, and for other purposes.

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 “Lower Health Insur-
5 ance Deductibles Act”.

1 **SEC. 2. HIGH DEDUCTIBLE HEALTH PLAN DEDUCTIBLE**
2 **AND CATASTROPHIC COVERAGE FLEXIBILITY**
3 **FOR PURPOSES OF HSAS.**

4 (a) IN GENERAL.—Paragraph (2) of section 223(c)
5 of the Internal Revenue Code of 1986 is amended by add-
6 ing at the end the following new subparagraph:

7 “(E) DIVISION OF ANNUAL DEDUCT-
8 IBLE.—A plan shall not fail to be treated as a
9 high deductible health plan by reason of having
10 separate annual deductibles for medicine or
11 drugs and for other medical care if the sum of
12 such deductibles, if treated as 1 annual deduct-
13 ible, meets the requirements of subparagraph
14 (A).”.

15 (b) EFFECTIVE DATE.—The amendment made by
16 this section shall apply to taxable years beginning after
17 the date of the enactment of this Act.

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