

119TH CONGRESS
1ST SESSION

H. R. 2419

To amend the Internal Revenue Code of 1986 to allow all individuals to contribute to health savings accounts, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 27, 2025

Mr. DAVIDSON introduced the following bill; which was referred to the Committee on Ways and Means, and in addition to the Committee on Energy and Commerce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To amend the Internal Revenue Code of 1986 to allow all individuals to contribute to 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 “Patient Fairness Act
5 of 2025”.

6 **SEC. 2. MODIFICATIONS TO HEALTH SAVINGS ACCOUNTS.**

7 (a) ALL INDIVIDUALS ALLOWED DEDUCTIONS FOR
8 CONTRIBUTIONS.—Section 223(a) of the Internal Revenue

1 Code of 1986 is amended by striking “who is an eligible
2 individual for any month during the taxable year”.

3 (b) NO LIMITATION ON PURCHASING HEALTH COV-
4 ERAGE.—Section 223(d)(2) of the Internal Revenue Code
5 of 1986 is amended by striking subparagraphs (B) and
6 (C) and the last sentence of subparagraph (A).

7 (c) INCREASE IN CONTRIBUTION LIMITS.—

8 (1) IN GENERAL.—Section 223(b)(1) of such
9 Code is amended by striking “the sum of the month-
10 ly” and all that follows through the period at the
11 end and inserting “the sum of \$8,000 (twice such
12 amount in the case of a joint return), plus \$3,000
13 (twice such amount in the case of a joint return) for
14 each dependent (within the meaning of subsection
15 (d)(2)) of the taxpayer.”.

16 (2) ADDITIONAL CONTRIBUTIONS FOR INDIVID-
17 UALS 55 OR OLDER.—Section 223(b)(3) of such
18 Code is amended to read as follows:

19 “(3) ADDITIONAL CONTRIBUTIONS FOR INDIVIDUALS 55 OR OLDER.—In the case of an individual
20 who has attained age 55 before the close of the tax-
21 able year, the applicable limitation under paragraph
22 (1) shall be increased by \$3,000 (\$6,000 in the case
23 of a joint return by two individuals, both of whom
24 have so attained such age).”.

1 (d) TREATMENT OF AMOUNTS TRANSFERRED TO
2 RELATIVES AFTER DEATH OF ACCOUNT BENEFICIARY.—
3 Section 223(f)(8) of the Internal Revenue Code of 1986
4 is amended by adding the following new subparagraph:

5 “(C) EXCEPTION FOR RELATIVES.—If the
6 person receiving the interest described in sub-
7 paragraph (B)(i) is a relative of the deceased,
8 subparagraph (B) shall not apply to the extent
9 that the amount received is paid into a health
10 savings account of such relative not later than
11 the 60th day after the date of such receipt.”.

12 (e) CONFORMING AMENDMENTS.—

13 (1) Section 223(b) of such Code is amended by
14 striking paragraphs (2), (5), (7), and (8) and the
15 last sentence of paragraph (4).

16 (2) Section 223 of such Code is amended by
17 striking subsection (c).

18 (3) Section 223(d)(1)(A)(ii) of such Code is
19 amended by striking “exceeds the sum of” and all
20 that follows through the period at the end and in-
21 serting “exceeds the limitation with respect to such
22 beneficiary under paragraphs (1) and (2) of sub-
23 section (b).”.

24 (4) Section 223(g)(1) of such Code is amend-
25 ed—

1 (A) by striking “Each dollar amount in
 2 subsections (b)(2) and (c)(2)(A)” and inserting
 3 “In the case of a taxable year beginning after
 4 2021, each dollar amount in paragraphs (1)
 5 and (2) of subsection (b)”;

6 (B) by amending subparagraph (B) to read
 7 as follows:

8 “(B) the cost-of-living adjustment deter-
 9 mined under section 1(f)(3) for the calendar
 10 year in which such taxable year begins deter-
 11 mined by substituting ‘calendar year 2020’ for
 12 ‘calendar year 2016’ in subparagraph (A)(ii).”,
 13 and

14 (C) by striking “under subsections (b)(2)
 15 and (c)(2)(A)” and inserting “under para-
 16 graphs (1) and (2) of subsection (b)”.

17 (f) EFFECTIVE DATE.—The amendments made by
 18 this section shall apply with respect to months in taxable
 19 years beginning after December 31, 2025.

20 **SEC. 3. HOSPITAL PRICE TRANSPARENCY.**

21 The provisions of part 180 of subchapter E of subtitle
 22 A of title 45 of the Code of Federal Regulations (as added
 23 at 84 Fed. Reg. 65524 et seq.) are codified and shall have
 24 the force and effect of law.

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