

119TH CONGRESS
2D SESSION

H. R. 7681

To amend the Internal Revenue Code of 1986 to expand eligibility for health savings accounts, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 25, 2026

Mr. BEAN of Florida (for himself, Mr. BARRETT, and Mr. HARIDOPOLOS) introduced the following bill; which was referred to the Committee on Ways and Means

A BILL

To amend the Internal Revenue Code of 1986 to expand eligibility 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 “HSA’s For All Act”.

5 **SEC. 2. EXPANSION OF ELIGIBILITY FOR HEALTH SAVINGS**
6 **ACCOUNTS.**

7 (a) IN GENERAL.—Section 223(c)(1) of the Internal
8 Revenue Code of 1986 is amended to read as follows:

9 “(1) ELIGIBLE INDIVIDUAL.—The term ‘eligible
10 individual’ means, with respect to any month, any

1 individual if such individual is covered under a cov-
2 ered health plan as of the 1st day of such month.”.

3 (b) COVERED HEALTH PLAN.—Section 223(c)(2) of
4 such Code is amended to read as follows:

5 “(2) COVERED HEALTH PLAN.—The term ‘cov-
6 ered health plan’ means—

7 “(A) any qualified health plan (as defined
8 in section 1301(a) of the Patient Protection
9 and Affordable Care Act) offered through an
10 Exchange established under such Act, or

11 “(B) any group health plan (as defined in
12 section 2791 of the Public Health Service
13 Act).”.

14 (c) CONFORMING AMENDMENTS.—

15 (1) Section 26(b)(2)(S) of such Code is amend-
16 ed by striking “high deductible health plan” and in-
17 serting “covered health plan”.

18 (2) Section 223 of such Code, as amended by
19 the preceding provisions of this Act, is amended by
20 striking “high deductible health plan” each place it
21 appears and inserting “covered health plan” in each
22 such place.

23 (3) Section 223(b)(8)(B) of such Code is
24 amended by striking “HIGH DEDUCTIBLE HEALTH

1 PLAN” in the heading and inserting “COVERED
2 HEALTH PLAN”.

3 (4) Section 223(c) of such Code, as amended by
4 the preceding provisions of this Act, is amended—

5 (A) by striking paragraph (3), and

6 (B) by redesignating paragraphs (4) and
7 (5) as paragraphs (3) and (4), respectively.

8 (5) Section 223(g)(1) of such Code is amend-
9 ed—

10 (A) in the matter preceding subparagraph
11 (A), by striking “subsections (b)(2), (c)(2)(A),
12 and in the case of taxable years beginning after
13 2026, (c)(1)(E)(ii)(II)” and inserting “sub-
14 section (b)(2)”,

15 (B) in subparagraph (B), by striking “for
16 ‘calendar year 2016’” and all that follows
17 through “‘calendar year 2025’.” and inserting
18 “‘calendar year 1997’ for ‘calendar year 2016’
19 in subparagraph (A)(ii) thereof.”, and

20 (C) in the flush sentence at the end, by
21 striking “subsections (b)(2), (c)(1)(E)(ii)(II),
22 and (c)(2)(A)” and inserting “subsection
23 (b)(2)”.

24 (6) Section 408(d)(9) of such Code is amend-
25 ed—

1 (A) by striking “high deductible health
2 plan” each place it appears and inserting “cov-
3 ered health plan” in each such place, and

4 (B) in subparagraph (D), by striking
5 “HIGH DEDUCTIBLE HEALTH PLAN” in the
6 heading and inserting “COVERED HEALTH
7 PLAN”.

8 (d) **EFFECTIVE DATE.**—The amendments made by
9 this section shall apply to taxable years beginning after
10 December 31, 2026.

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