

# U.S. Rep. Gallagher: Introduces the Health Savings Account Expansion Act of 2019

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*Aims to give patients more control of their own healthcare dollars*

**WASHINGTON, D.C.** – Today Congressman Mike Gallagher introduced the Health Savings Account Expansion Act of 2019, legislation that eliminates restrictions on who qualifies for a health savings account (HSA), how much an individual or family can contribute to their HSA, and what healthcare expenses can be paid for with HSA dollars. HSAs are tax-advantaged accounts which are used to pay for routine, out-of-pocket medical expenses. Click [here](#) for text of the bill.

The legislation increases the contribution limits for HSAs from \$3,500 for an individual and \$7,000 for a family to \$9,000 and \$18,000, respectively. It also allows HSA funds to be used for health insurance premiums, over-the-counter medications, and direct primary care, which is currently prohibited under the Affordable Care Act.

After introducing the bill, **Rep. Gallagher said**, “By expanding and protecting HSAs, this legislation helps ensure people in Northeast Wisconsin and across the country have access to patient-centered care that best fits their needs and keeps costs low.” He continued, “Healthcare continues to be one of the most important yet contentious problems facing the country. It’s critical we find ways to work together and I believe HSA expansion is an area ripe for common-sense

cooperation.”

**Key Highlights:**

- Increases the maximum contribution limit for HSAs: up to \$9,000 for individuals and \$18,000 for joint accounts.
- Expands medications eligible for purchase with HSA dollars, including over the counter medications such as cough syrup and children’s Tylenol.
- Allows patients to use HSA dollars for direct primary care (DPC) costs.