



**CONGRESSIONAL BUDGET OFFICE
COST ESTIMATE**

June 20, 2016

**H.R. 5452
Native American Health Savings Improvement Act**

As ordered reported by the House Committee on Ways and Means on June 15, 2016

H.R. 5452 would amend the Internal Revenue Code to make individuals eligible to contribute to a Health Savings Account (HSA) if they are currently ineligible as a result of receiving medical services at an Indian Health Service (IHS) facility. Under current law, individuals who received service at an IHS facility in the past three months are ineligible to make contributions to an HSA, and the bill would remove that limitation.

The staff of the Joint Committee on Taxation (JCT) estimates that enacting H.R. 5452 would reduce revenues by \$178 million over the 2017-2026 period. Of that reduction, \$57 million would result from changes in off-budget revenues (from Social Security payroll taxes).

The Statutory Pay-As-You-Go Act of 2010 establishes budget-reporting and enforcement procedures for legislation affecting revenues or direct spending. The net changes in revenues that are subject to those pay-as-you-go procedures are shown in the following table. Only on-budget changes to revenues and direct spending are subject to pay-as-you-go procedures.

CBO and JCT estimate that enacting the bill would not increase net direct spending or on-budget deficits by more than \$5 billion in any of the four 10-year periods beginning in 2027.

JCT has determined that the bill contains no intergovernmental or private-sector mandates as defined in the Unfunded Mandates Reform Act.

The CBO staff contact for this estimate is Peter Huether. The estimate was approved by David Weiner, Assistant Director for Tax Analysis.

CBO Estimate Of Pay-As-You-Go Effects for H.R. 5452, as ordered reported by the House Committee on Ways and Means on June 15, 2016.

By Fiscal Year, in Millions of Dollars

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2016- 2021	2016- 2026
NET INCREASE IN THE ON-BUDGET DEFICIT													
Statutory Pay-As-You-Go Effects	0	1	5	6	12	13	13	15	16	18	19	39	121
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Memorandum:													
<i>Change in Off-Budget Revenues^a</i>	0	0	-3	-4	-5	-6	-7	-7	-8	-8	-9	-18	-57

Source: Staff of the Joint Committee on Taxation.

Note: Components may not sum to total because of rounding.

a. A negative sign for revenues indicates a reduction in revenues.