

114TH CONGRESS  
1ST SESSION

# H. R. 1185

To amend the Internal Revenue Code of 1986 to provide the opportunity for responsible health savings to all American families.

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## IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 27, 2015

Mr. STIVERS (for himself, Ms. MICHELLE LUJAN GRISHAM of New Mexico, Mr. SIMPSON, Mr. ZINKE, Mr. POLIQUIN, Mr. DELANEY, Mr. CHABOT, Mr. BABIN, Mrs. BLACKBURN, Mr. FINCHER, Mr. CRAMER, Mr. TIBERI, Mr. KELLY of Pennsylvania, Mr. SCHOCK, Mr. HULTGREN, Mr. HARPER, Mr. HANNA, Mr. GOSAR, Mr. ASHFORD, Mr. PETERSON, Ms. SINEMA, and Ms. FUDGE) introduced the following bill; which was referred to the Committee on Ways and Means

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## A BILL

To amend the Internal Revenue Code of 1986 to provide the opportunity for responsible health savings to all American families.

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 “Responsible Additions  
5 and Increases to Sustain Employee Health Benefits Act  
6 of 2015”.

1 **SEC. 2. EXPANDABLE HEALTH FLEXIBLE SPENDING AR-**  
2 **RANGEMENTS.**

3 (a) **EXPANSION OF ANNUAL MAXIMUM.**—Paragraph  
4 (1) of section 125(i) of the Internal Revenue Code of 1986  
5 is amended by striking “\$2,500” and inserting “\$5,000,  
6 with an additional \$500 per each additional employee de-  
7 pendent above two dependents”.

8 (b) **CARRYFORWARD OF UNUSED BENEFITS.**—Sec-  
9 tion 125(i) of the Internal Revenue Code of 1986 is  
10 amended by adding at the end the following new para-  
11 graph:

12 “(3) **CARRYFORWARD OF UNUSED BENEFITS.**—

13 “(A) **IN GENERAL.**—A plan or arrange-  
14 ment may permit a participant in a health flexi-  
15 ble spending arrangement to elect to carry for-  
16 ward any aggregate unused balances in the par-  
17 ticipant’s accounts under such arrangement as  
18 of the close of any year to the succeeding year.  
19 Such carryforward shall be treated as having  
20 occurred within 30 days of the close of the year.

21 “(B) **LIMITATION.**—The amount which a  
22 participant may elect to carry forward under  
23 subparagraph (A) from any year shall be any  
24 aggregate unused balances in the participant’s  
25 account at the close of any year.

1           “(C) EXCLUSION FROM GROSS INCOME.—  
2           No amount shall be included in gross income  
3           under this chapter by reason of any  
4           carryforward under this paragraph.

5           “(D) COORDINATION LIMITS.—The max-  
6           imum amount which may be contributed to a  
7           health flexible spending arrangement for any  
8           year to which an unused amount is carried  
9           under this paragraph shall not be reduced by  
10          such unused amount.”.

11          (c) CONFORMING AMENDMENT.—Section 125(i) of  
12          the Internal Revenue Code of 1986 is amended by striking  
13          “LIMITATION ON FLEXIBLE SPENDING ARRANGEMENTS”  
14          in the heading and inserting “SPECIAL RULES FOR  
15          HEALTH FLEXIBLE SPENDING ARRANGEMENTS”.

16          (d) EFFECTIVE DATE.—The amendments made by  
17          this section shall take effect on the date of the enactment  
18          of this Act.

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