

# HOUSE . . . . . No. 4941

---

## The Commonwealth of Massachusetts

---

HOUSE OF REPRESENTATIVES, January 23, 2026.

The committee on Financial Services, to whom was referred the petition (accompanied by bill, House, No. 1185) of Ryan M. Hamilton relative to health savings accounts, reports recommending that the accompanying bill (House, No. 4941) ought to pass.

For the committee,

JAMES M. MURPHY.

## The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Fourth General Court  
(2025-2026)**

## An Act relative to health savings accounts.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 SECTION 1. Chapter 176O of the General Laws is hereby amended by inserting after  
2 section 30 the following section:-

3 Section 31. (a) As used in this section, "health savings account-qualified health insurance  
4 policy" means a policy of individual or group health insurance coverage that satisfies the criteria  
5 for a high deductible health plan under 26 U.S.C. § 223.

(b) A health savings account-qualified health insurance policy is exempt from a prohibition on cost-sharing requirements for a covered benefit that is required under state law to the extent the exemption is necessary to meet the criteria for a health savings account-qualified health insurance policy.

10 (c) This section does not apply to any coverage required by state law that pertains to  
11 preventive care as defined by regulation or guidance issued by the United States Department of  
12 the Treasury under 26 U.S.C. § 223, with respect to any health savings account-qualified health

- 13 insurance policy issued, delivered, amended, or renewed while the regulation or guidance issued
- 14 by the United States Department of the Treasury is effective.