



JOINT COMMITTEE ON TAXATION  
September 27, 2023  
JCX-43-23

**DESCRIPTION OF THE CHAIRMAN’S AMENDMENT  
IN THE NATURE OF A SUBSTITUTE TO H.R. 5688,  
THE “BIPARTISAN HSA IMPROVEMENT ACT OF 2023”**

The Chairman’s amendment in the nature of a substitute modifies the effective date in paragraph (e) of section 5 of H.R. 5688, the “Bipartisan HSA Improvement Act of 2023” to replace “subsection” with “section” on page 13, line 10.