

Preventive Health Savings Act (H.R. 4464)

Bill Text: [H.R.4464](#)

Sponsor: Rep. Jay Obernolte (R-CA), with Rep. Diana DeGette (D-CO), Rep. Scott Peters (D-CA), and Rep. Buddy Carter (R-GA)

Introduced: July 16, 2025

Overview

The Preventive Health Savings Act would amend the Congressional Budget and Impoundment Control Act of 1974 to allow the Congressional Budget Office (CBO) to evaluate and report projected long-term federal savings associated with preventive health policies. The legislation is intended to address concerns that traditional congressional budget scoring practices may not capture savings that occur beyond the standard 10-year budget window, particularly for preventive services and public health interventions whose fiscal benefits may accrue over decades.

Scoring of Preventive Health Savings

Determination of Long-Term Savings

The bill would authorize the Director of the Congressional Budget Office to determine whether proposed legislation would generate net reductions in federal spending through the use of preventive health care. Such an analysis could be conducted only upon request from bipartisan leadership of the relevant House or Senate Budget Committee and committee of jurisdiction.

Long-Term Budget Projections

If the CBO determines that proposed legislation would result in net reductions in spending through preventive health care, the agency would:

- Include a description and estimate of projected spending reductions in future budget years.
- Provide an explanation of the methodology and basis for those estimates.
- Be permitted to prepare budget projections extending beyond the traditional budget scoring window.

The legislation defines "budgetary outyears" as the two consecutive 10-year periods that begin after the initial 10-year budget window, potentially allowing budget projections extending up to 30 years into the future.

Supplemental Estimates Only

The bill expressly provides that any preventive health savings estimate developed under this authority would be used only as a supplemental estimate.

Specifically:

- The estimates could not be used for congressional budget enforcement purposes.
- The estimates could not be used to determine compliance with the Congressional Budget Act of 1974.
- Existing budget scoring and enforcement procedures would remain unchanged.

Definition of Preventive Health Care

The legislation adopts a broad definition of preventive health care, encompassing actions designed to protect, promote, and maintain health and wellness while preventing disease, disability, and premature death. The bill specifies that qualifying interventions may include innovative healthcare approaches supported by publicly available evidence from:

- Epidemiological projection models;
- Clinical trials;
- Observational studies in humans;
- Longitudinal studies; and
- Meta-analyses.

Potential Policy Implications

Supporters of the legislation argue that preventive health initiatives often require upfront investments but generate savings over time through the avoidance of disease, complications, and healthcare utilization. Because those savings may occur well beyond the traditional 10-year budget window, they are frequently not reflected in conventional congressional cost estimates. The bill would give lawmakers access to supplemental long-term analyses that could provide additional insight into the fiscal effects of prevention-focused policies.

At the same time, the legislation does not alter formal congressional budget scoring rules or create new budget offsets. Any estimates developed under the bill would be informational only and would not affect PAYGO requirements, Congressional Budget Act enforcement mechanisms, or other budgetary controls.

Key Takeaway

The Preventive Health Savings Act would authorize the Congressional Budget Office to prepare supplemental long-term budget projections for preventive health legislation that extend beyond the traditional 10-year scoring window. While the bill would not change official budget enforcement procedures, it would provide Congress with additional information regarding the potential long-term fiscal impact of preventive health investments and interventions.