



SAVINGS FOR TOMORROW'S OPPORTUNITIES, RAISING KIDS (STORK) ACT

Key Provisions

- **Raises the HSA contribution limit by \$2,000 per child** in the year a family welcomes a child through birth or adoption, giving parents additional tax-advantaged savings capacity to help cover maternity care, delivery, and newborn medical expenses.
- **Indexed to inflation**, so the value of the additional contribution keeps pace with rising health care costs over time rather than eroding.

Background

The United States remains the most expensive developed country in which to have a baby. According to a Health Care Cost Institute [analysis](#) of employer-sponsored insurance claims, total spending on childbirth-related care, from prenatal visits through the postpartum period, averaged over \$25,000 among enrollees, with families paying 14 percent of that out of pocket. Separate [research](#) from the Kaiser Family Foundation found that pregnant women incur nearly \$19,000 more in health care costs than women who do not give birth, with out-of-pocket costs for the patient averaging \$2,854, a bill that arrives at the exact moment new parents are also absorbing the costs of diapers, formula, childcare, and lost income. These costs are not evenly distributed: nearly one in four childbirth episodes carries total spending above \$30,000, and more than a quarter of episodes carry out-of-pocket costs exceeding \$5,000.

Additionally, the United States lags behind every other high-income nation on maternal health outcomes. The Commonwealth Fund [found](#) that U.S. maternal mortality stood at 22.3 deaths per 100,000 births, compared to roughly 14 in New Zealand and Chile, eight in Canada, and just one in Switzerland. More than 80 percent of these deaths were preventable. These risks are compounded for millions of Americans who live in rural communities. According to March of Dimes' [2026 report](#), more than one-third of U.S. counties are classified as "maternity care deserts" — meaning they have no hospitals or birth centers offering obstetric care and no obstetric clinicians at all — and nearly 60 percent of rural counties lack any obstetric clinicians. Since January 2024, at least 96 hospitals across 35 states have closed their labor and delivery units, forcing expecting mothers to travel farther for basic prenatal care and delivery, often at greater financial and medical risk.

Summary

Health Savings Accounts already give American families a tax-advantaged tool to pay for medical expenses with pre-tax dollars, but current contribution limits do not account for the unique, front-loaded financial burden of the year a family welcomes a new child through birth or adoption. By temporarily raising the HSA contribution limit in that year, this bill gives new and expecting parents greater flexibility to save for and pay down the high cost of maternity and newborn care, lowers their overall out-of-pocket burden, and expands their choice of providers and care settings — without creating a new federal spending program or mandate.

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