

# 2025 HSA & HSHP LIMITS

JUNE 2024



## HSA/HDHP Limits Will Increase for 2025

On May 9, 2024, the IRS released [Revenue Procedure 2024-25](#) to provide the inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for 2025. The IRS is required to publish these limits by June 1 of each year.

These limits include the following:

- The maximum HSA contribution limit;
- The minimum deductible amount for HDHPs; and
- The maximum out-of-pocket expense limit for HDHPs.

These limits vary based on whether an individual has self-only or family coverage under an HDHP. Eligible individuals with self-only HDHP coverage will be able to contribute **\$4,300** to their HSAs for 2025, up from \$4,150 for 2024. Eligible individuals with family HDHP coverage will be able to contribute **\$8,550** to their HSAs for 2025, up from \$8,300 for 2024. Individuals age 55 and older may make an additional \$1,000 "catch-up" contribution to their HSAs.

The minimum deductible amount for HDHPs increases to **\$1,650** for self-only coverage and **\$3,300** for family coverage for 2025 (up from \$1,600 for self-only coverage and \$3,200 for family coverage for 2024). The HDHP maximum out-of-pocket expense limit increases to **\$8,300** for self-only coverage and **\$16,600** for family coverage for 2025 (up from \$8,050 for self-only coverage and \$16,100 for family coverage for 2024).

### Action Steps

Employers sponsoring HDHPs should review their plan's cost-sharing limits (i.e., the minimum deductible amount and maximum out-of-pocket expense limit) when preparing for the plan year beginning in 2025. Also, employers allowing employees to make pre-tax HSA contributions should update their plan communications with the increased contribution limits.

### HSA/HDHP Limits

The following chart shows the HSA and HDHP limits for 2025 as compared to 2024. It also includes the catch-up contribution limit that applies to HSA-eligible individuals age 55 and older, which is not adjusted for inflation and stays the same from year to year.

Type of Limit		2024	2025	Change
<b>HSA Contribution Limit</b>	Self-only	\$4,150	\$4,300	<b>Up \$150</b>
	Family	\$8,300	\$8,550	<b>Up \$250</b>
<b>HSA Catch-up Contributions</b> (not subject to adjustment for inflation)	Age 55 and older	\$1,000	\$1,000	No change
<b>HDHP Minimum Deductible</b>	Self-only	\$1,600	\$1,650	<b>Up \$50</b>
	Family	\$3,200	\$3,300	<b>Up \$100</b>
<b>HDHP Maximum Out-of-Pocket Expense Limit</b> (deductibles, copayments and other amounts, but not premiums)	Self-only	\$8,050	\$8,300	<b>Up \$250</b>
	Family	\$16,100	\$16,600	<b>Up \$500</b>

## Out-of-Pocket Maximum non HDHP

Separately, the Department of Health and Human Services (HHS) also released its annual limits on cost-sharing for 2025, as required by the Affordable Care Act (ACA). For 2025, the **out-of-pocket maximum on essential health benefits (EHB) is \$9,200 for self-only coverage and \$18,400 for other-than-self-only coverage**. Please note this is different than the out-of-pocket maximum for High Deductible Health Plans. If you have a high deductible health plan (HDHP) compatible with a health savings account (HSA), keep in mind that your HDHP's out-of-pocket maximum must be lower than the ACA's limit

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