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HSA contribution limits

Each year, the IRS reviews contribution limits for health savings accounts and high-deductible health plans, and may make adjustments to keep pace with inflation and cost of living changes. The figures below reflect the new limits alongside the prior year for easy comparison.

Health savings account (HSA)

A HSA lets eligible employees set aside pre-tax dollars to pay for qualified medical expenses. Contributions roll over year-to-year, grow tax-free, and can be invested. This makes the HSA one of the most tax-advantaged accounts available. To contribute, you must meet all four IRS requirements:

- Enrolled in an HSA-qualified high-deductible health plan (HDHP)
- Not covered by any other non-HDHP health plan, including a spouse's plan or general health FSA
- Not currently enrolled in Medicare, Medicaid, or TRICARE
- Not claimed as a dependent on someone else's tax return

The IRS sets annual limits on how much you can contribute based on your HDHP coverage tier, with an additional catch-up amount available starting at age 55.

Limit type	2027	2026
HSA contribution (individual or self coverage)	$4,500	$4,400
HSA contribution (family coverage)	$9,000	$8,750
HSA catch-up contribution (age 55+)	$1,000	$1,000

HDHP requirements for HSA compatibility

The IRS defines specific thresholds a health plan must meet before employees can make or receive HSA contributions. These requirements apply separately for individual and family coverage tiers.

Limit type	2027	2026
HDHP minimum deductible (individual or self coverage)	$1,750	$1,700
HDHP minimum deductible (family coverage)*	$3,500	$3,400
HDHP maximum out-of-pocket (individual or self coverage)	$8,700	$8,500
HDHP maximum out-of-pocket (family coverage)	$17,400	$17,000

*Some family plans let each person satisfy their own deductible separately; this is called an "embedded" deductible. If offering a traditional/embedded style deductible, IRS regulations require that the "embedded" individual (self only) deductible amount must be equal to or greater than the minimum family deductible limit defined by IRS each year.

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