

HSA/HDHP LIMITS WILL INCREASE FOR 2026

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On May 1, 2025, the IRS released [Revenue Procedure 2025-19](#) to provide the inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for 2026. 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 **\$4,400** to their HSAs for 2026, up from \$4,300 for 2025. Eligible individuals with family HDHP coverage will be able to contribute **\$8,750** to their HSAs for 2026, up from \$8,550 for 2025. 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 **\$1,700** for self-only coverage and **\$3,400** for family coverage for 2026 (up from \$1,650 for self-only coverage and \$3,300 for family coverage for 2025). The HDHP maximum out-of-pocket expense limit increases to **\$8,500** for self-only coverage and **\$17,000** for family coverage for 2026 (up from \$8,300 for self-only coverage and \$16,600 for family coverage for 2025).

Action Steps

Employers sponsoring HDHPs should review their plans' cost-sharing limits (i.e., the minimum deductible amount and maximum out-of-pocket expense limit) when preparing for the plan year beginning in 2026. 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 2026 compared to 2025. 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		2025	2026	Change
HSA Contribution Limit	Self-only	\$4,300	\$4,400	Up \$100
	Family	\$8,550	\$8,750	Up \$200
HSA Catch-up Contributions (not subject to adjustment for inflation)	Age 55 and older	\$1,000	\$1,000	No change
HDHP Minimum Deductible	Self-only	\$1,650	\$1,700	Up \$50
	Family	\$3,300	\$3,400	Up \$100
HDHP Maximum Out-of-Pocket Expense Limit (deductibles, copayments and other amounts, but not premiums)	Self-only	\$8,300	\$8,500	Up \$200
	Family	\$16,600	\$17,000	Up \$400

ACA Out-of-Pocket Maximum

Separately, the Department of Health and Human Services (HHS) also released its annual limits on cost-sharing for 2026, as required by the Affordable Care Act (ACA). For 2026, the **out-of-pocket maximum on essential health benefits (EHB) is \$10,600 for self-only coverage and \$21,200 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.

In addition, effective for plan years beginning on or after Jan. 1, 2016, non-grandfathered health plans must apply the ACA's self-only OOP maximum to all individuals, regardless of whether they have self-only or family coverage. This requires group health plans to embed an individual out-of-pocket maximum in the plan's family coverage when the family out-of-pocket maximum exceeds the ACA's out-of-pocket maximum for self-only coverage.

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