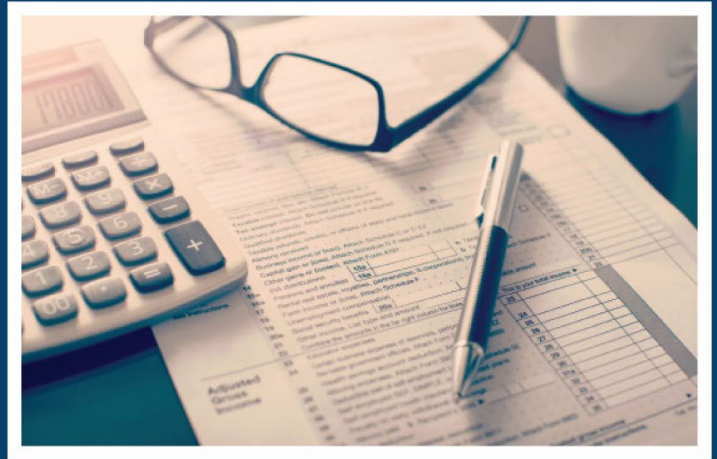


# HSA/HDHP LIMITS WILL INCREASE FOR 2027

JUNE 2026



On May 29, 2026, the IRS released [Revenue Procedure 2026-24](#) to provide inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for 2027. 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 **\$4,500** to their HSAs for 2027, up from \$4,400 for 2026. Eligible individuals with family HDHP coverage will be able to contribute **\$9,000** to their HSAs for 2027, up from \$8,750 for 2026. 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 **\$1,750** for self-only coverage and **\$3,500** for family coverage for 2027 (up from \$1,700 for self-only coverage and \$3,400 for family coverage for 2026). The HDHP maximum out-of-pocket expense limit increases to **\$8,700** for self-only coverage and **\$17,400** for family coverage for 2027 (up from \$8,500 for self-only coverage and \$17,000 for family coverage for 2026).

The following chart shows the HSA and HDHP limits for 2027 compared to 2026. 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.

HSA/HDHP Limits				
Type of Limit		2026	2027	Change
<b>HSA Contribution Limit</b>	Self-only	\$4,400	\$4,500	<b>Up \$100</b>
	Family	\$8,750	\$9,000	<b>Up \$250</b>
<b>HSA Catch-up Contributions</b> <i>(not subject to adjustment for inflation)</i>	Age 55 and older	\$1,000	\$1,000	No change
<b>HDHP Minimum Deductible</b>	Self-only	\$1,700	\$1,750	<b>Up \$50</b>
	Family	\$3,400	\$3,500	<b>Up \$100</b>
<b>HDHP Maximum Out-of-Pocket Expense Limit</b> <i>(deductibles, copayments and other amounts, but not premiums)</i>	Self-only	\$8,500	\$8,700	<b>Up \$200</b>
	Family	\$17,000	\$17,400	<b>Up \$400</b>

## ACA Out-of-Pocket Maximum

Separately, the Department of Health and Human Services (HHS) also released its annual limits on cost-sharing for 2027, as required by the Affordable Care Act (ACA). **For 2027, the out-of-pocket maximum on essential health benefits (EHB) is \$12,000 for self-only coverage and \$24,000 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.

## Action Items

Employers sponsoring HDHPs should review their plans' cost-sharing limits (i.e., the minimum deductible amount and the maximum out-of-pocket expense limit) when preparing for the plan year beginning in 2027.

Employers allowing employees to make pre-tax HSA contributions should update their plan communications with the increased contribution limits. Also, to prevent adverse tax consequences for employees, employers should review their benefit election processes and work with their payroll providers to ensure HSA contributions are within the adjusted IRS limits for the 2027 calendar year.

---

This Compliance Bulletin is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice. ©2026 Zywave, Inc. All rights reserved.