



# COMPLIANCE BULLETIN

## HSA/HDHP LIMITS WILL INCREASE FOR 2027

The IRS provide inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for 2027.

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).

### 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 help keep pre-tax HSA contributions within the adjusted IRS limits as much as possible.





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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	TYPE OF LIMIT	2026	2027	CHANGE
<b>HSA Contribution Limit</b>	Self-only	\$4,400	\$4,500	<b>Up \$100</b>
<b>HSA Contribution Limit</b>	Family	\$8,750	\$9,000	<b>Up \$250</b>
<b>HSA Catch-up Contributions</b>	Age 55 and older	\$1,000	\$1,000	<b>No change</b>
<b>HDHP Minimum Deductible</b>	Self-only	\$1,700	\$1,750	<b>Up \$50</b>
<b>HDHP Minimum Deductible</b>	Family	\$3,400	\$3,500	<b>Up \$100</b>
<b>HDHP Maximum Out-of-Pocket Expense Limit</b>	Self-only	\$8,500	\$8,700	<b>Up \$200</b>
<b>HDHP Maximum Out-of-Pocket Expense Limit</b>	Family	\$17,000	\$17,400	<b>Up \$400</b>

