

SSG COMPLIANCE ADVISOR

What every HR leader should know about compliance.



MAY 26, 2020

2021 Health Savings Account (HSA) & High Deductible Health Plan Inflation Adjusted Amounts

On May 20, 2020, the IRS released [Revenue Procedure 2020-32](#) to provide the inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for 2021. The IRS is required to publish these limits by June 1 of each year.

These limits vary based on whether an individual has self-only or family coverage under an HDHP.

| Type of Limit | | 2020 | 2021 | Change |
|---|-----------------|----------|----------|-----------|
| HSA Contribution Limit | Self-only | \$3,550 | \$3,600 | Up \$50 |
| | Family | \$7,100 | \$7,200 | Up \$100 |
| HSA Catch-up Contributions (not subject to adjustment for inflation) | Age 55 or older | \$1,000 | \$1,000 | No change |
| HDHP Minimum Deductible | Self-only | \$1,400 | \$1,400 | No change |
| | Family | \$2,800 | \$2,800 | No change |
| HDHP Maximum Out-of-pocket Expense Limit (deductibles, copayments and other amounts, but not premiums) | Self-only | \$6,900 | \$7,000 | Up \$100 |
| | Family | \$13,800 | \$14,000 | Up \$200 |