

HSA Inflation Adjusted Amounts

Cross References

- IRC §223
- Rev. Proc. 2018-30
- Rev. Proc. 2018-27
- Rev. Proc. 2017-37
- Rev. Proc. 2016-28

The IRS announced inflation adjusted amounts for Health Savings Accounts (HSAs) for 2019. These amounts are reflected in the chart below in comparison to previous years.

HSA Limitations

| Annual contribution is limited to: | 2019 | 2018 | 2017 |
|--|---------|---------|---------|
| Self-only coverage, under age 55..... | \$3,500 | \$3,450 | \$3,400 |
| Self-only coverage, age 55 or older..... | \$4,500 | \$4,450 | \$4,400 |
| Family coverage, under age 55 | \$7,000 | \$6,900 | \$6,750 |
| *Family coverage, age 55 or older | \$8,000 | \$7,900 | \$7,750 |

Minimum annual deductibles:

| | | | |
|-------------------------|---------|---------|---------|
| Self-only coverage..... | \$1,350 | \$1,350 | \$1,300 |
| Family coverage..... | \$2,700 | \$2,700 | \$2,600 |

Maximum annual deductible and out-of-pocket expense limits:

| | | | |
|-------------------------|----------|----------|----------|
| Self-only coverage..... | \$6,750 | \$6,650 | \$6,550 |
| Family coverage..... | \$13,500 | \$13,300 | \$13,100 |

* Assumes only one spouse has an HSA. See IRS Pub. 969 if both spouses have separate HSAs.