

HSA Inflation Adjusted Amounts

Cross References

- IRC §223
- Rev. Proc. 2019-25
- Rev. Proc. 2018-30
- Rev. Proc. 2017-37

The IRS announced inflation adjusted amounts for health savings accounts (HSAs) for 2020. These amounts are reflected in the chart below in comparison to previous years.

HSA Limitations

Annual contribution is limited to:	2020	2019	2018
Self-only coverage, under age 55	\$3,550	\$3,500	\$3,450
Self-only coverage, age 55 or older	\$4,550	\$4,500	\$4,450
Family coverage, under age 55	\$7,100	\$7,000	\$6,900
*Family coverage, age 55 or older	\$8,100	\$8,000	\$7,900
Minimum annual deductibles:			
Self-only coverage	\$1,400	\$1,350	\$1,350
Family coverage	\$2,800	\$2,700	\$2,700
Maximum annual deductible and out-of-pocket expense limits:			
Self-only coverage	\$6,900	\$6,750	\$6,650
Family coverage	\$13,800	\$13,500	\$13,300

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