

IRS Releases 2022 HSA & HDHP Limits

May 12, 2021

Quick Facts

- The IRS updates HSA and HDHP limits annually for inflation.
- On May 10, 2021, the IRS released Revenue Procedure 2021-25 updating maximum HSA contribution limits, cost-sharing limits for HDHPs and the maximum amount that may be made available for an excepted benefit HRA in 2022.

Overview

The Internal Revenue Service (IRS) recently released [Revenue Procedure 2021-25](#), which includes the 2022 inflation-adjusted amounts for health savings accounts (HSAs), high-deductible health plans (HDHPs) and excepted benefit health reimbursement arrangements (HRAs). These limits include the maximum HSA contribution limit, the minimum deductible amount for HDHPs, the maximum out-of-pocket expense limit for HDHPs, and the maximum amount that may be made newly available for the plan year for an excepted benefit HRA. These limits vary based on whether an individual has self-only or family coverage under an HDHP. Limits for HSAs and HDHPs are effective January 1, 2022.

The HSA annual contribution limit for an individual with self-only HDHP coverage will increase by \$50 to \$3,650 for 2022. The annual contribution limit for an individual with family HDHP coverage will increase by \$100 to \$7,300 for 2022.

With respect to HSA-compatible HDHPs, the minimum required deductibles are unchanged from 2021. The amounts remain as \$1,400 for self-only coverage and \$2,800 for family coverage. Note that the deductible does not apply to certain preventive care services. Plans that embed the deductible for a qualified HDHP, must set the embedded limit to at least the family HDHP minimum deductible amount, which will be \$2,800 again next year. The 2022 maximum out-of-pocket expense limit increases to \$7,050 for self-only coverage and to \$14,100 for family coverage.

The following table compares the 2021 and 2022 limits. The catch-up contribution limit of \$1,000 that applies to HSA-eligible individuals who are age 55 or older is not adjusted for inflation and stays the same from year to year.

Limit Type	2021		2022	
	Self-Only	Family	Self-Only	Family
HSA Maximum Contribution	\$3,600	\$7,200	\$3,650	\$7,300
HDHP Minimum Deductible	\$1,400	\$2,800	\$1,400	\$2,800
HDHP Maximum Out-of-Pocket	\$7,000	\$14,000	\$7,050	\$14,100

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