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NEWS FOR YOU



IRS Announces 2023 Health Savings Account (HSA) Contribution Limits

The IRS has announced the 2023 HSA maximum contribution limits detailed in the newly released [Revenue Procedure 2021-25](#). HSA contribution and plan limits will increase to \$3,850 for individual coverage and \$7,750 for family coverage. Changes to these limits will take effect January 2023.

HSAs are tax-exempt accounts that help people save money for eligible medical expenses. To qualify for an HSA, the policyholder must be enrolled in an HSA-qualified, high-deductible health plan, must not be covered by other non-HDHP health insurance or Medicare, and cannot be claimed as a dependent on a tax return.

HSA & HDHP IRS LIMITS	2022	2023
HSA Contribution Limit		
Individual	\$3,650	\$3,850
Family	\$7,300	\$7,750
HDHP Minimum Deductible		
Individual	\$1,400	\$1,500
Family	\$2,800	\$3,000
HDHP Maximum Out-of-Pocket		
Individual	\$7,050	\$7,500
Family	\$14,100	\$15,000
Catch-up		
55 or Older	\$1,000	\$1,000