



IRS Announces 2025 HSA and HDHP Limit Increase

The IRS has released the updated 2025 cost-of-living adjusted limits for Health Savings Accounts (HSAs) and High Deductible Health Plans (HDHPs). Here are the details:

HSA Contribution Limits: The 2025 limit is \$4,300 for individuals with self-only HDHP (up from \$4,150 in 2024), and \$8,550 for individuals with family HDHP coverage (up from \$8,300 in 2024)

HDHP Minimum Deductibles: The 2025 deductible is \$1,650 for self only HDHP coverage (up from \$1,600 in 2024), and \$3,300 for family HDHP coverage (up from \$3,200 in 2024)

HDHP Out-of-Pocket Maximums: The 2025 limit, including deductibles, copayments, and coinsurance, is \$8,300 for self-only HDHP coverage (up from \$8,050 in 2024), and \$16,600 for family HDHP coverage (up from \$16,100 in 2024).

EBHRA Contribution Limit: The 2025 maximum amount is \$2,150 (up from \$2,100 in 2024).

	2025	2024
HSA	Single \$4,300 / Family \$8,550	Single \$4,150 / Family \$8,300
HDHP (self-only coverage)	\$1,650 minimum deductible / \$8,300 out-of-pocket limit	\$1,600 minimum deductible / \$8,050 out-of-pocket limit
HDHP (family coverage)	\$3,300 minimum deductible / \$16,600 out-of-pocket limit	\$3,200 minimum deductible / \$16,100 out-of-pocket limit
EBHRA	\$2,150	\$2,100

As stated above, the HDHP out-of-pocket maximums are larger than the increases to the HSA contribution limits. Therefore, some individuals may have to pay more out-of-pocket expenses without the benefit of a HSA tax break. The catch-up contribution limit (for HSA-eligible individuals aged 55 or older) remains at \$1,000. EBHRAs, first available in 2020, are limited-dollar, non-integrated HRAs that qualify as excepted benefits. They can be offered by employers of any size and must meet specified requirements.