

IRS Announces 2019 HSA/HDHP Limits

The IRS has released the health savings account and high-deductible health plan limits for 2019. The 2019 HSA annual contribution limits and the HDHP out-of-pocket amounts for self-only and family coverage all increased over the 2018 limits.

Background

In Revenue Procedure [2018-30](#), the IRS issued calendar year 2019 inflation-adjusted contribution limits for health savings accounts (HSAs) along with minimum deductible and maximum out-of-pocket (OOP) limits for high-deductible health plans (HDHPs). The limits are determined under Code section 223's cost-of-living adjustment and rounding rules.

The following table sets out the limits for 2019 as compared to 2018, and includes the catch-up contribution limit, which is prescribed by statute and not indexed for inflation.

	2019	2018	Change
HSA Statutory Contribution Amount			
Self-only	\$ 3,500	\$ 3,450	\$ +50
Family	7,000	6,900*	+100
Catch-up Contribution (age 55 or older)	\$ 1,000	\$ 1,000	No change
HDHP Minimum Deductible Amount			
Self-only	\$ 1,350	\$ 1,350	No change
Family	2,700	2,700	No change
HDHP Maximum Out-of-Pocket Amount			
Self-only	\$ 6,750	\$ 6,650	\$ +100
Family	13,500	13,300	+200

* See our [April 30, 2018](#) For Your Information on the reinstatement of the \$6,900 maximum.

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