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## For Your Information<sup>®</sup>

### IRS announces 2021 HSA/HDHP limits

The IRS has released the health savings account and high-deductible health plan limits for 2021. The annual contribution limits and out-of-pocket amounts for self-only and family coverage all increased over the 2020 limits. The deductible amounts did not change.

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#### Background

In Revenue Procedure [2020-32](#), the IRS issued calendar year 2021 inflation-adjusted contribution limits for health savings accounts (HSAs) along with the minimum deductible and maximum out-of-pocket (OOP) limits for high-deductible health plans (HDHPs).

The following table sets out the limits for 2021 as compared to 2020, and includes the catch-up contribution limit, which is prescribed by statute and not indexed for inflation.

	2021	2020	Change
<b>HSA statutory contribution amount</b>			
Self-only	\$3,600	\$3,550	+ \$50
Family	\$7,200	\$7,100	+ \$100
<b>Catch-up contribution (age 55 or older)</b>	\$1,000	\$1,000	no change
<b>HDHP minimum deductible amount</b>			
Self-only	\$1,400	\$1,400	no change
Family	\$2,800	\$2,800	no change
<b>HDHP maximum out-of-pocket amount</b>			
Self-only	\$7,000	\$6,900	+ \$100
Family	\$14,000	\$13,800	+ \$200

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