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IRS announces 2022 HSA/HDHP and excepted benefit HRA limits

The IRS has released the HSA and HDHP limits for 2022. The annual contribution limits and out-of-pocket amounts for self-only and family coverage all increased over the 2021 limits. The deductible amounts did not change. They also released the 2022 excepted benefit HRA amount, which did not increase over 2021.

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Background

In Revenue Procedure [2021-25](#), the IRS issued the calendar year 2022 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). (See our [August 12, 2019 FYI](#) for more information on excepted benefit HRAs.)

	2022	2021	Change
HSA statutory contribution amount			
Self-only	\$3,650	\$3,600	+ \$50
Family	\$7,300	\$7,200	+ \$100
Catch-up contribution (age 55 or older)	\$1,000	\$1,000	no change
HDHP minimum deductible amount			
Self-only	\$1,400	\$1,400	no change
Family	\$2,800	\$2,800	no change
HDHP maximum out-of-pocket amount			
Self-only	\$7,050	\$7,000	+ \$50
Family	\$14,100	\$14,000	+ \$100
Excepted benefit HRA maximum benefit	\$1,800	\$1,800	no change

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