

# FYI<sup>®</sup>

## For Your Information<sup>®</sup>

### 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.

Volume 44

Issue 17

May 13, 2021

**Authors**

 Richard Stover, FSA,  
MAAA

Laurie S. DuChateau, JD

#### 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
<b>HSA statutory contribution amount</b>			
Self-only	\$3,650	\$3,600	+ \$50
Family	\$7,300	\$7,200	+ \$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	\$7,050	\$7,000	+ \$50
Family	\$14,100	\$14,000	+ \$100
<b>Excepted benefit HRA maximum benefit</b>	\$1,800	\$1,800	no change

**Produced by the Compliance Consulting Practice**

The Compliance Consulting Practice is responsible for national multi-practice compliance consulting, analysis and publications, government relations, research, training, and knowledge management. For more information, please contact your account executive.

You are welcome to distribute *FYI*® publications in their entirety. To manage your subscriptions, or to sign up to receive our mailings, visit our [Subscription Center](#).

This publication is for information only and does not constitute legal advice; consult with legal, tax and other advisors before applying this information to your specific situation.