

# FYI<sup>®</sup>

## For Your Information<sup>®</sup>

### IRS announces 2023 HSA/HDHP and excepted benefit HRA limits

The IRS has released the HSA and HDHP limits for 2023. The annual contribution limits, minimum deductible and out-of-pocket amounts all increased over the 2022 limits. They also released the 2023 excepted benefit HRA amount, which also increased over 2022. Plan sponsors with an HDHP offering should ensure that the deductibles comply with the new minimum amounts.

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### Background

In Revenue Procedure [2022-24](#), the IRS issued the calendar year 2023 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.)

	2023	2022	Change
<b>HSA statutory contribution amount</b>			
Self-only	\$3,850	\$3,650	+ \$200
Family	\$7,750	\$7,300	+ \$450
<b>Catch-up contribution (age 55 or older)</b>	\$1,000	\$1,000	no change
<b>HDHP minimum deductible amount</b>			
Self-only	\$1,500	\$1,400	+ \$100
Family	\$3,000	\$2,800	+ \$200
<b>HDHP maximum out-of-pocket amount</b>			
Self-only	\$7,500	\$7,050	+ \$450
Family	\$15,000	\$14,100	+ \$900

	2023	2022	Change
<b>Excepted benefit HRA maximum benefit</b>	\$1,950	\$1,800	+ \$150

## In closing

Plan sponsors with HDHP deductibles below the new minimums of \$1,500 for self-only and \$3,000 for family coverage will need to increase those deductibles in 2023. While the out-of-pocket maximums have increased for 2023, they are still well below the maximum limits allowed in 2023 under the ACA of \$9,100 for self-only and \$18,200 for family coverage.

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