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IRS announces 2025 HSA/HDHP and excepted benefit HRA limits

The IRS has released the HSA and HDHP limits for 2025. The annual contribution limits, minimum deductible, and out-of-pocket amounts all increased over the 2024 limits. The 2025 excepted benefit HRA amount increased as well. 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 [2024-25](#), the IRS issued the calendar year 2025 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 health reimbursement arrangements (HRAs).)

	2025	2024	Change
HSA statutory contribution amount			
Self-only	\$4,300	\$4,150	+ \$150
Family	\$8,550	\$8,300	+ \$250
Catch-up contribution (age 55 or older)	\$1,000	\$1,000	no change
HDHP minimum deductible amount			
Self-only	\$1,650	\$1,600	+ \$50
Family	\$3,300	\$3,200	+ \$100
HDHP maximum annual out-of-pocket amount			

	2025	2024	Change
Self-only	\$8,300	\$8,050	+ \$250
Family	\$16,600	\$16,100	+ \$500
Excepted benefit HRA maximum benefit	\$2,150	\$2,100	+ \$50

In closing

Plan sponsors with HDHP deductibles below the new minimums of \$1,650 for self-only and \$3,300 for family coverage will need to increase those deductibles in 2025. While the OOP maximums have increased for 2025, they are still below the maximum limits on cost sharing allowed in 2025 under the Affordable Care Act (ACA) of \$9,200 for self-only and \$18,400 for family coverage.

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