



TECHNICAL UPDATE

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2025 HSA CONTRIBUTION LIMITS

The IRS has announced the 2025 Health Savings Account (HSA) contribution limits. The self-only limit increased by \$150 from 2024, while the family limit increased by \$250. The IRS also provided the minimum deductible and maximum out-of-pocket expenses for high-deductible health plans (HDHPs) that function with HSAs. The rates consider inflation, cost-of-living adjustments, and rounding the rules under Internal Revenue Code Section 223.

CONTRIBUTIONS AND OUT-OF-POCKET LIMITS FOR HEALTH SAVINGS ACCOUNTS AND HIGH DEDUCTIBLE HEALTH PLANS

| | FOR 2024 | FOR 2025 | CHANGE |
|---|--------------------------------------|--------------------------------------|-----------------------------------|
| HSA Contribution Limit (employer & employee) | Self-Only \$4,150 Family \$8,300 | Self-Only \$4,300 Family \$8,550 | Self-Only +\$150 Family +\$250 |
| HSA catch-up contribution (age 55 or older)* | \$1,000 | \$1,000 | No change (set by statute) |
| HDHP minimum deductibles | Self-Only \$1,600 Family \$3,200 | Self-Only \$1,650 Family \$3,300 | Self-Only +\$50 Family +\$100 |
| HDHP maximum out-of-pocket amounts (deductibles, copays, and other amounts, but not premiums) | Self-Only \$8,050 Family \$16,100 | Self-Only \$8,300 Family \$16,600 | Self-Only +\$250 Family +\$500 |

* Catch-up contributions can be made anytime during the year when the HSA participant turns 55 or older.



HSAs are always set up under an individual's name and are never held jointly. When the HSA is linked to a family or an employee plus one HDHP, the HSA is subject to the higher family coverage contribution limit. The IRS has not established an "employee plus one" category for contribution limits.

WHAT THIS MEANS FOR COUNTIES

Individuals enrolled in "employee plus one" coverage will be subject to the family contribution limit. The County Health Pool will provide updates regarding IRS contribution limits for upcoming years. For any questions or more information, please contact CTSI at (303) 861-0507.