COMPLIANCE OVERVIEW

HSA Limits for 2023

The following chart shows the health savings account (HSA) limits that will apply for 2023, along with the 2022 limits for comparison purposes. The IRS limits for HSA contributions increase for 2023. The minimum deductible limits and out-of-pocket maximum limits for high deductible health plans (HDHPs) also increase for 2023.

Type of Limit		2022	2023	Change
HSA Contribution Limit	Self-only	\$3,650	\$3,850	Up \$200
	Family	\$7,300	\$7,750	Up \$450
HSA Catch-up Contributions (not subject to adjustment for inflation)	Age 55 or older	\$1,000	\$1,000	No change
HDHP Minimum Deductible	Self-only	\$1,400	\$1,500	Up \$100
	Family	\$2,800	\$3,000	Up \$200
HDHP Maximum Out-of-pocket Expense Limit (deductibles, copayments and other amounts, but not premiums)	Self-only	\$7,050	\$7,500	Up \$450
	Family	\$14,100	\$15,000	Up \$900

LINKS AND RESOURCES

- IRS Revenue Procedure 2022-24—HSA limits for 2023
- IRS Revenue Procedure 2021-25—HSA limits for 2022

Provided to you by StoneTapert Insurance Services

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