



COMPLIANCE OVERVIEW

HSA/HDHP limits will increase for 2027

On May 29, 2026, the IRS released [Revenue Procedure 2026-24](#) to provide inflation-adjusted limits for health savings accounts (HSAs) and high-deductible health plans (HDHPs) for 2027. The IRS is required to publish these limits by June 1 of each year.

These limits include the following:

- ✓ The maximum HSA contribution limit.
- ✓ The minimum deductible amount for HDHPs.
- ✓ The maximum out-of-pocket expense limit for HDHPs.

These limits vary based on whether an individual has self-only or family coverage under an HDHP.

Eligible individuals with self-only HDHP coverage will be able to contribute **\$4,500** to their HSAs for 2027, up from \$4,400 for 2026. Eligible individuals with family HDHP coverage will be able to contribute **\$9,000** to their HSAs for 2027, up from \$8,750 for 2026. Individuals age 55 and older may make an additional \$1,000 “catch-up” contribution to their HSAs.

The minimum deductible amount for HDHPs increases to **\$1,750** for self-only coverage and **\$3,500** for family coverage for 2027 (up from \$1,700 for self-only coverage and \$3,400 for family coverage for 2026). The HDHP maximum out-of-pocket expense limit increases to **\$8,700** for self-only coverage and **\$17,400** for family coverage for 2027 (up from \$8,500 for self-only coverage and \$17,000 for family coverage for 2026).

HIGHLIGHTS

- Each year, the IRS announces inflation-adjusted limits for HSAs and HDHPs.
- By law, the IRS is required to announce these limits by June 1 of each year.
- The adjusted contribution limits for HSAs take effect as of Jan. 1, 2027.
- The adjusted HDHP cost-sharing limits take effect for the plan year beginning on or after Jan. 1, 2027.

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ACTION ITEMS

Employers sponsoring HDHPs should review their plans' cost-sharing limits (i.e., the minimum deductible amount and the maximum out-of-pocket expense limit) when preparing for the plan year beginning in 2027.

Employers allowing employees to make pretax HSA contributions should update their plan communications with the increased contribution limits. To prevent adverse tax consequences for employees, employers should also review their benefit election processes and work with their payroll providers to help keep pretax HSA contributions within the adjusted IRS limits as much as possible.

The following chart shows the HSA and HDHP limits for 2027 compared to 2026. It also includes the catch-up contribution limit that applies to HSA-eligible individuals age 55 and older, which is not adjusted for inflation and stays the same from year to year.

HSA/HDHP LIMITS				
Type of limit		2026	2027	Change
HSA contribution limit	Self-only	\$4,400	\$4,500	Up \$100
	Family	\$8,750	\$9,000	Up \$250
HSA catch-up contributions (not subject to adjustment for inflation)	Age 55 & older	\$1,000	\$1,000	No change
HDHP minimum deductible	Self-only	\$1,700	\$1,750	Up \$50
	Family	\$3,400	\$3,500	Up \$100
HDHP maximum out-of-pocket expense limit (deductibles, copayments, & other amounts, but not premiums)	Self-only	\$8,500	\$8,700	Up \$200
	Family	\$17,000	\$17,400	Up \$400



Employers sponsoring HDHPs should review their plans' cost-sharing limits (i.e., the minimum deductible amount and the maximum out-of-pocket expense limit) when preparing for the plan year beginning in 2027.



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