

HSA Inflation Adjusted Amounts

Cross References

- IRC §223
- Rev. Proc. 2024-25
- Rev. Proc. 2023-23
- Rev. Proc. 2022-24

The IRS recently announced inflation adjusted amounts for Health Savings Accounts (HSAs) for 2025. These amounts are reflected in the chart below in comparison to previous years.

HSA Limitations

Annual contribution is limited to:	2025	2024	2023
Self-only coverage, under age 55	\$4,300	\$4,150	\$3,850
Self-only coverage, age 55 or older	\$5,300	\$5,150	\$4,850
Family coverage, under age 55	\$8,550	\$8,300	\$7,750
*Family coverage, age 55 or older	\$9,550	\$9,300	\$8,750
Minimum annual deductibles:			
Self-only coverage	\$1,650	\$1,600	\$1,500
Family coverage	\$3,300	\$3,200	\$3,000
Maximum annual deductible and out-of-pocket expense limits:			
Self-only coverage	\$8,300	\$8,050	\$7,500
Family coverage	\$16,600	\$16,100	\$15,000

*Assumes only one spouse has an HSA. See IRS Pub 969 if both spouses have separate HSAs.