

# HSA Inflation Adjusted Amounts

## Cross References

- IRC §223
- Rev. Proc. 2025-19
- Rev. Proc. 2024-25
- Rev. Proc. 2023-23

The IRS recently announced inflation adjusted amounts for Health Savings Accounts (HSAs) for 2026. These amounts are reflected in the chart below in comparison to previous years.

## HSA Limitations

Annual contribution is limited to:	2026	2025	2024
Self-only coverage, under age 55	\$4,400	\$4,300	\$4,150
Self-only coverage, age 55 or older	\$5,400	\$5,300	\$5,150
Family coverage, under age 55	\$8,750	\$8,550	\$8,300
*Family coverage, age 55 or older	\$9,750	\$9,550	\$9,300
Minimum annual deductibles:			
Self-only coverage	\$1,700	\$1,650	\$1,600
Family coverage	\$3,400	\$3,300	\$3,200
Maximum annual deductible and out-of-pocket expense limits:			
Self-only coverage	\$8,500	\$8,300	\$8,050
Family coverage	\$17,000	\$16,600	\$16,100

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