

HSA Inflation Adjusted Amounts

Cross References

- IRC §223
- Rev. Proc. 2026-24
- Rev. Proc. 2025-19
- Rev. Proc. 2024-25

The IRS recently announced inflation adjusted amounts for health savings accounts (HSAs) for 2027. These amounts are reflected in the chart below in comparison to previous years.

HSA Limitations

Annual contribution is limited to:	2027	2026	2025
Self-only coverage, under age 55	\$4,500	\$4,400	\$4,300
Self-only coverage, age 55 or older	\$5,500	\$5,400	\$5,300
Family coverage, under age 55	\$9,000	\$8,750	\$8,550
*Family coverage, age 55 or older	\$10,000	\$9,750	\$9,550
Minimum annual deductibles:			
Self-only coverage	\$1,750	\$1,700	\$1,650
Family coverage	\$3,500	\$3,400	\$3,300
Maximum annual deductible and out-of-pocket expense limits:			
Self-only coverage	\$8,700	\$8,500	\$8,300
Family coverage	\$17,400	\$17,000	\$16,600

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

DPCSA

In general, an individual who is covered under a high deductible health plan (HDHP) is eligible to contribute to an HSA, provided that the individual is not covered under any disqualifying coverage while the individual is covered under the HDHP. Under the One Big Beautiful Bill Act (OBBBA), a direct primary care service arrangement (DPCSA) does not disqualify an individual who is covered under a HDHP from being treated as eligible to contribute to an HSA, provided the monthly fees do not exceed a certain amount. For purposes of this rule, a DPCSA means an arrangement under which such individual is provided medical care consisting solely of primary care services provided by primary care practitioners if the sole compensation for such care is a fixed periodic fee. See direct primary care service arrangements, page 5-32, *The TaxBook What's New Tax Season Edition – 2025 Tax Year*, for more details.

HSA Inflation Adjusted Amounts continued

Effective for months beginning after December 31, 2025, the aggregate monthly fees for all DPCSAAs with respect to an individual are limited to \$150 (\$300 in the case of an individual with any DPCSA that covers more than one individual. The \$150 and \$300 amounts are adjusted annually for inflation for months beginning after December 31, 2026.

Under Rev. Proc. 2026-24, for calendar year 2027, the \$150 and \$300 amounts remain unchanged.