



Health Care Reform, HRAs & HSAs

IRS Publishes HSA Limits for 2017



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May 5, 2016, 5:09 pm

On April 29, 2016, the Internal Revenue Service (IRS) released [Revenue Procedure 2016-28](https://www.irs.gov/pub/irs-drop/rp-16-28.pdf) [https://www.irs.gov/pub/irs-drop/rp-16-28.pdf%20] to announce the inflation-adjusted limits for health savings accounts (HSAs) for calendar year 2017. The IRS announced the following limits for 2017:

- The maximum HSA contribution limit;
- The maximum deductible amount for high deductible health plans (HDHPs); and
- The maximum out-of-pocket expense limit for HDHPs.

These limits vary based on whether an individual has self-only or family coverage under and HDHP. Only one of the HSA limits will increase for 2017: the HSA contribution limit for individuals with self-only HDHP coverage will increase by \$50 for 2017.

Type of Limit		2017	2016	Change
HSA Contribution Limit	Self-only	\$3,400	\$3,350	\$50 increase
	Family	\$6,750	\$6,750	No change
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	\$1,300	\$1,300	No change
	Family	\$2,600	\$2,600	No change
HDHP Maximum Out-of-pocket Expense Limit (deductibles, copayments and other amounts, but not premiums)	Self-only	\$6,550	\$6,550	No change
	Family	\$13,100	\$13,100	No charge