HSA Limits 2027

IRS Publishes 2027 Annual Amounts for HSAs and More

On May 29, 2026, the IRS released the 2027 plan year limits for several types of benefits that have maximums subject to annual change in IRS Revenue Procedure 2026-24.

Health savings account (HSA) contribution annual maximums:

- Self-coverage only: **$4,500** ($100 increase from 2026)
- Family coverage: **$9,000** ($250 increase from 2026)
- Annual catch-up contribution maximum remains unchanged at **$1,000** for HSA-eligible individuals age 55 or older

High-deductible health plan (HDHP) minimums and maximums:

- Minimum annual HDHP deductible:
  - Self-coverage only: **$1,750** ($50 increase from 2026)
  - Family coverage: **$3,500** ($100 increase from 2026)
- Maximum annual HDHP out-of-pocket expenses (deductibles, copayments, and other nonpremium amounts):
  - Self-coverage only: **$8,700** ($200 increase from 2026)
  - Family coverage: **$17,400** ($400 increase from 2026)

Excepted benefit health reimbursement arrangements (EBHRAs):

- Annual maximum of $2,250

Affordable Care Act (ACA) out-of-pocket limits:

The ACA's maximum out-of-pocket limits for plan years beginning in 2027 (as updated in the final rule issued by the Department of Health and Human Services on January 29, 2026) for non-grandfathered health plans are:

- Self-coverage only: $12,000 ($1,400 increase from 2026)
- Family coverage: $24,000 ($2,800 increase from 2026)

Unlike the HDHP out-of-pocket maximums, the ACA out-of-pocket maximums apply to

in-network essential health benefits (EHBs).

CONVERGENCE
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