

# Legislative Alerts

## Health Savings Account 2022 Limits Announced

The IRS has released the 2022 cost-of-living adjusted limits for health savings accounts (HSA's) and high-deductible health plans (HDHP's).

### What are the new HSA contribution limits beginning in 2022?

- The 2022 annual HSA contribution limit is **\$3,650 for individuals with self-only HDHP coverage** (up from \$3,600 in 2021) and **\$7,300 for individuals with family HDHP coverage** (up from \$7,200 in 2021).

### What are the new HDHP minimum deductibles in 2022?

- The 2022 minimum annual deductible is **\$1,400 for self-only HDHP coverage** (unchanged from 2021) and **\$2,800 for family HDHP** (unchanged from 2021).

### What are the new HDHP out-of-pocket maximums in 2022?

- The 2022 limit on out-of-pocket expenses (including items such as deductibles, copayments, and coinsurance, but not premiums) is **\$7,050 for self-only HDHP coverage** (up from \$7,100 in 2021) and **\$14,100 for family HDHP coverage** (up from \$14,000 in 2021).

### IRS guidance available at:

<https://www.irs.gov/pub/irs-drop/rp-21-25.pdf>

