



Compliance Alert

IRS Releases 2020 Inflation Adjusted Amounts for HSAs

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The IRS has released [Revenue Procedure 2019-25](#) detailing the HSA contribution limit increases for 2020.

- The 2020 HSA contribution limit for individual coverage will increase by \$50 to \$3,550.
- The 2020 HSA contribution limit for family coverage (employee plus at least one dependent) will increase by \$100 to \$7,100.

The catch-up contribution limit of \$1,000 is fixed by law and does not adjust for inflation.

The Revenue Procedure also includes the 2020 calendar year minimum deductible and out-of-pocket maximums allowed for a plan to qualify as a high deductible health plan (HDHP)—the required coverage for an individual to be eligible to make or receive HSA contributions.

- The 2020 minimum deductible for individual coverage will increase by \$50 to \$1,400.
- The 2020 minimum deductible for family coverage will increase by \$100 to \$2,800.
- The 2020 maximum out-of-pocket limit for individual coverage will increase by \$150 to \$6,900.
- The 2020 maximum out-of-pocket limit for family coverage will increase by \$300 to \$13,800.

		2019	2020
HDHP Minimum Deductible	Single	\$1,350	\$1,400
	Family	\$2,700	\$2,800
HDHP Maximum Out-of-Pocket	Single	\$6,750	\$6,900
	Family	\$13,500	\$13,800
HSA Contribution Limit	Single	\$3,500	\$3,550
	Family	\$7,000	\$7,100
HSA 55 + Contribution	Single	\$1,000	\$1,000
	Family	\$1,000	\$1,000

For more details on everything HSA-related, see our recent [ABD Office Hours Webinar: Go All the Way With HSA](#).

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