

IRS Announces 2017 HSA/HDHP Limits

The IRS has released the health savings account and high-deductible health plan limits for 2017. The HSA annual contribution limit for self-only coverage increased over the 2016 limit, but the limits are otherwise unchanged.

Background

In Revenue Procedure [2016-28](#), the IRS issued calendar year 2017 inflation adjusted contribution limits for health savings accounts (HSAs) along with minimum deductible and maximum out-of-pocket (OOP) limits for high-deductible health plans (HDHPs). The limits are determined under Code Section 223's cost-of-living adjustment and rounding rules.

The following table sets out the limits for 2017 as compared to 2016, and includes the catch-up contribution limit, which is prescribed by statute and not indexed for inflation.

	2017	2016	Change
HSA Statutory Contribution Amount			
Self-only	\$ 3,400	\$ 3,350	\$ +50
Family	6,750	6,750	No change
Catch-up Contribution (age 55 or older)	\$ 1,000	\$ 1,000	No change
HDHP Minimum Deductible Amount			
Self-only	\$ 1,300	\$ 1,300	No change
Family	2,600	2,600	No change
HDHP Maximum Out-of-Pocket Amount			
Self-only	\$ 6,550	\$ 6,550	No change
Family	13,100	13,100	No change

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