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# IRS Announces 2019 HSA Contribution Limits, HDHP Deductibles, and More



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The IRS has announced the 2019 HSA contribution limits, out-of-pocket expense limits, and HDHP minimum deductibles in Revenue Procedure 2018-30. Health Savings Account owners will see an increase in contribution limits and out-of-pocket expense limits. The new amounts go into effect January 1, 2019.



## 2019 HSA Contribution Limits

HSA owners will see an increase in the 2019 HSA contribution limits for both self-only and family coverage. The annual contribution limit for individuals with self-only coverage will go up by \$50 to \$3,500. For those with family coverage, their annual contribution limit will go up by \$100 to \$7,000.

## 2019 HSA Contribution Limits (Comparison to 2018)

	2018	2019
Single Coverage	\$3,450	<b>\$3,500</b>
Family Coverage	\$6,900	<b>\$7,000</b>

Earlier in 2018, the IRS adjusted the family contribution limit to \$6,850 for HSAs due to the Tax Cuts and Jobs Act. However, the agency reversed its decision and reinstated the \$6,900 limit in April 2018.

Learn more about 2018 HSA contribution limits.

### Catch Up Contributions

For those 55 years and older, the 2019 HSA catch up contribution limit remains the same – \$1,000. With a catch-up contribution, people who have self-only coverage can contribute up to \$4,500 in 2019; those who have family coverage can contribute a maximum of \$8,000.

## 2019 HDHP Minimum Deductibles

Annual high deductible health plan (HDHP) deductibles are unaffected for 2019, and will remain at \$1,350 for those with self-only coverage, and \$2,700 for people with family coverage.

## 2019 Out-of-Pocket Expense Limits

While the HDHP minimum deductibles went unchanged, maximum out-of-pocket expense limits went up. For self-only coverage, annual out-of-pocket expense limits cannot exceed \$6,750, a change of \$100. For family coverage, annual out-of-pocket expense limits cannot exceed \$13,500, a \$200 increase.

### Self-Only Coverage (Comparison to 2018)

healthcare benefits to employees. With that in are five tips employers aware of during open e and year-round. (via @EBAmagazine ) ow.ly/7GI830IGqzH

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