



IRS Releases 2025 Limits for HDHPs and HSAs

May 13, 2024

The IRS recently issued [Revenue Procedure 2024-25](#) to announce the 2025 inflation-adjusted amounts that apply to health savings accounts (HSAs), excepted benefit health reimbursement arrangements (EBHRAs), and high-deductible health plans (HDHPs). The newly announced figures result in increases in the applicable limits for 2025, including the maximum contribution limit for an HSA, the maximum amount that can be made newly available in an EBHRA, the minimum permissible deductible for an HDHP, and the maximum limit on out-of-pocket expenses for in network services (e.g., deductibles, copayments, and other amounts aside from premiums) for qualifying HDHPs. The maximum permitted catch-up HSA contribution for eligible individuals who are 55 or older at any time during 2025 is not adjusted for inflation and remains unchanged for 2025.

2024 and 2025 HSA and HDHP Limits

	2024		2025	
	Self Only	Family	Self Only	Family
HSA Maximum Contribution	\$4,150	\$8,300	\$4,300	\$8,550
HSA Maximum Catch-up Contribution	\$1,000	\$1,000	\$1,000	\$1,000
HDHP Minimum Deductible	\$1,600	\$3,200	\$1,650	\$3,300
HDHP Maximum Out-of-Pocket Expense (In Network)	\$8,050	\$16,100	\$8,300	\$16,600

The higher HSA contribution limit and HDHP out-of-pocket maximum will take effect January 1, 2025. The higher HDHP deductible limits will increase for plan years that begin on or after January 1, 2025.

Maximum EBHRA Contribution Limits

2024 \$2,100

2025 \$2,150

Employers that sponsor HDHPs and EBHRAs may need to make plan design changes as they are focusing on 2025 planning. Additionally, affected employers will need to ensure that they update all plan communications, open enrollment materials, and other documentation that addresses these limits to be sure participants and beneficiaries are adequately informed.

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