

Compliance Overview

HSA Limits for 2027

The following chart shows the health savings account (HSA) limits that will apply for 2027, along with the 2026 limits for comparison purposes. The IRS limits for HSA contributions, as well as the minimum deductible and out-of-pocket maximum limits for high deductible health plans (HDHPs), will increase for 2027.

Type of Limit		2026	2027	Change
HSA Contribution Limit	<i>Self-only</i>	\$4,400	\$4,500	Up \$100
	<i>Family</i>	\$8,750	\$9,000	Up \$250
HSA Catch-up Contributions <i>(not subject to adjustment for inflation)</i>	<i>Age 55 or older</i>	\$1,000	\$1,000	No change
HDHP Minimum Deductible	<i>Self-only</i>	\$1,700	\$1,750	Up \$50
	<i>Family</i>	\$3,400	\$3,500	Up \$100
HDHP Maximum Out-of-Pocket Expense Limit <i>(deductibles, copayments and other amounts, but not premiums)</i>	<i>Self-only</i>	\$8,500	\$8,700	Up \$200
	<i>Family</i>	\$17,000	\$17,400	Up \$400

LINKS AND RESOURCES

- [IRS Revenue Procedure 2025-19](#)—HSA limits for 2026
- [IRS Revenue Procedure 2026-24](#)—HSA limits for 2027

Provided by **Retailers Insurance Company**

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