2015 HSA Contribution Limits

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The IRS recently released Rev. Proc. 2014-30, which established the health savings account (HSA) contribution limits and definition of a high deductible health plan (HDHP) for the 2015 calendar year.

2015 annual contribution limit –

- $3,350 for self-only HDHP coverage; and
- $6,650 for family HDHP coverage.

Definition of High Deductible Health Plan (HDHP) –

- Annual deductible ≥ $1,300 for self-only coverage or ≥ $2,600 for family coverage; and
- Annual out-of-pocket expenses (deductibles, co-payments, and other amounts, not including premiums) do not exceed $6,450 for self-only coverage or $12,900 for family coverage.

In addition, all non-grandfathered group health plans are required to comply with cost-sharing limitations in regards to out-of-pocket maximums on essential health benefits. In 2014, these out-of-pocket maximums are the same as the maximum out-of-pocket expense limits for self-only and family coverage for HSA-compatible HDHPs. However beginning in 2015, the amounts differ because the out-of-pocket maximums are increased based on changes in the average per capita premium for health insurance coverage in the United States. The 2015 out-of-pocket maximums are $6,600 for self-only coverage and $13,200 for family coverage.

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