



IRS Announces HSA/HDHP Limits for 2026

IRS Releases 2026 HSA Contribution Limits and HDHP Deductible and Out-of-Pocket Limits

In [Rev. Proc. 2025-19](#), the IRS released the inflation adjusted amounts for 2026 relevant to Health Savings Accounts (HSAs) and high-deductible health plans (HDHPs). The table below summarizes those adjustments and other applicable limits.

	2026	2025	Change
Annual HSA Contribution Limit (employer and employee)	Self-only: \$4,400 Family: \$8,750	Self-only: \$4,300 Family: \$8,550	Self-only: +\$100 Family: +\$200
HSA catch-up contributions (age 55 or older)	\$1,000	\$1,000	No change
Minimum Annual HDHP Deductible	Self-only: \$1,700 Family: \$3,400	Self-only: \$1,650 Family: \$3,300	Self-only: +\$50 Family: +\$100
Maximum Out-of-Pocket for HDHP (deductibles, co-payment & other amounts except premiums)	Self-only: \$8,500 Family: \$17,000	Self-only: \$8,300 Family: \$16,600	Self-only: +\$200 Family: +\$400

Out-of-Pocket Limits Applicable to Non-Grandfathered Plans

In addition, the IRS announced Affordable Care Act (ACA) out-of-pocket limits for in-network essential health benefits, which also have increased for 2026.

	2026	2025	Change
ACA Maximum Out-of-Pocket	Self-only: \$10,150 Family: \$20,300	Self-only: \$9,200 Family: \$18,400	Self-only: +\$950 Family: +\$1,900

Note that all non-grandfathered group health plans must contain an embedded individual out-of-pocket limit within family coverage if the family out-of-pocket limit is above \$10,150 (2026 plan years) or \$9,200 (2025 plan years). Exceptions to the ACA out-of-pocket limit rule have been available for certain non-grandfathered small-group plans eligible for transition relief (referred to as “grandmothered” plans) since policy years renewed on or after January 1, 2014. Each year, CMS has extended this transition relief for any grandmothered plans that have been continually renewed since on or after January 1, 2014. However, in its [March 23, 2022, Insurance Standards Bulletin](#), CMS announced that the limited nonenforcement policy will remain in effect until CMS announces that such coverage must come into compliance with relevant requirements. Thus, we will no longer see annual transition relief announced.

For guidance on next steps for employers, [read the full alert](#).

A Note from Danielle Capilla

Employers of all sizes that are looking ahead at their 2026 plan designs can now plan for next year’s HSA contribution limits as well as the HDHP plan deductible and out-of-pocket limits.



Danielle Capilla
SVP, Compliance and
Organizational Strategy,
Alera Group

Alera Group is an insurance and financial services firm that provides clients with both national resources and expertise, as well as local services from high-performing firms with long-standing relationships and reputations in their communities. Together, we offer clients and prospects competitive services, cutting-edge tools and insights, high-touch partnership, innovation, collaboration and an educated and dedicated team committed to their success. For more information, visit [aleragroup.com](https://www.aleragroup.com). The information provided in this alert is not, is not intended to be, and shall not be construed to be, either the provision of legal advice or an offer to provide legal services, nor does it necessarily reflect the opinions of the agency, our lawyers or our clients.

About the Author. This alert was prepared for Alera Group by Barrow Lent LLP, a national law firm with recognized experts on the Affordable Care Act. Contact Stacy Barrow or Nicole Quinn-Gato at sbarrow@marbarlaw.com or nquinnгато@marbarlaw.com.

This is not legal advice. No client-lawyer relationship between you and our lawyers is or may be created by your use of this information. Rather, the content is intended as a general overview of the subject matter covered. This agency and Barrow Lent LLP are not obligated to provide updates on the

information presented herein. Those reading this alert are encouraged to seek direct counsel on legal questions. © 2025 Barrow Lent LLP. All Rights Reserved.

To view our full directory of Alera Group's CA License #s by office name, click **here**.

This email was sent by: Alera Group
3 Parkway N, Suite 500, Deerfield, IL, 60015 US

Privacy Policy

Update Profile Manage Email Preferences Unsubscribe