BlueCross BlueShield of Illinois

# News from the Blues
for Producers℠

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## IRS Announces Inflation Adjustments for 2025 HDHPs and HSAs

*Applies to all groups*

The IRS announced the inflation adjustments for 2025 High Deductible Health Plans (HDHPs) and Health Savings Accounts (HSAs). These adjustments include maximum HSA contributions, minimum deductible amounts and maximum out-of-pocket limits. The following adjustments apply to the calendar year 2025.

**Contributions to an HSA**

For the calendar year 2025, the annual limit on contributions to an HSA under §223(b)(2)(A) for an individual with self-only coverage under an HDHP is **$4,300**. The annual limit on contributions to an HSA under §223(b)(2)(B) for an individual with family coverage under an HDHP is **$8,550**.

**Additional Contribution Amount (Individuals Ages 55 and Older)**

The catch-up contribution limit to an HSA under §223(b)(3)(B), is $1,000. There is no change from 2024.

**High Deductible Health Plans**

An HDHP is defined under §223(c)(2)(A) as a health plan with an annual deductible that is not less than **$1,650** for self-only coverage or **$3,300** for family coverage. The annual out-of-pocket expenses (i.e., deductibles, copayments and other amounts, but not premiums) do not exceed **$8,300** for self-only coverage or **$16,600** for family coverage.

| | 2025 | 2024 |
|---|---|---|
| Minimum Individual Deductible | $1,650 | $1,600 |
| Minimum Family Deductible | $3,300 | $3,200 |
| Maximum Individual Out-of-Pocket (OOP) | $8,300 | $8,050 |
| Maximum Family OOP | $16,600 | $16,100 |
| Maximum Individual Contribution | $4,300 | $4,150 |
| Maximum Family Contribution | $8,550 | $8,300 |
| Minimum Individual Embedded Deductible | $3,300 | $3,200 |
| Minimum Family Embedded Deductible | $3,300 | $3,200 |

**ACA Limits**: Please note that the HDHP limits on out-of-pocket expenses and the maximum out-of-pocket limits under the Affordable Care Act are NOT the same. The maximum out-of-pocket limits for 2025 have decreased to $9,200 for self-only coverage and $18,400 for other than self-only coverage.



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