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Health Savings Account Limits

Health Savings Account

The Internal Revenue Service has released 2021 inflation-adjusted contribution and out-of-pocket spending limits for HSAs and HSA-eligible health plans. The 2021 limits will go into effect Jan. 1, 2020.

2020 and 2021 Contribution and Out-of-Pocket Limit Comparison			
	2020	2021	Change
HSA contribution limit	Individual: \$3,550 Family: \$7,100	Individual: \$3,600 Family: \$7,200	Individual: \$50 Family: \$100
HSA catch-up contributions (age 55 and older)*	\$1,000	\$1,000	No change**
HSA-eligible health plan minimum deductible amounts	Individual: \$1,400 Family: \$2,800	Individual: \$1,400 Family: \$2,800	No Change**
HSA-eligible health plan out-of-pocket maximum amounts	Individual: \$6,900 Family: \$13,800	Individual: \$7,000 Family: \$14,000	Individual: \$100 Family: \$200
*Catch-up contributions can be made any time during the year an HSA participant turns 55.			
**Catch-up contributions are not inflation-adjusted. Any increase would require a statutory change by the IRS.			