

HSA Limits for 2026

The following chart shows the health savings account (HSA) limits that apply for 2026, along with the 2025 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), increase for 2026.

Type of Limit	Type of Limit	2025	2026	Change
HSA Contribution Limit	<i>Self-only</i>	\$4,300	\$4,400	Up \$100
	<i>Family</i>	\$8,550	\$8,750	Up \$200
HSA Catch-up Contributions (not subject to adjustment for inflation)	<i>Age 55 or older</i>	\$1,000	\$1,000	No change
HDHP Minimum Deductible	<i>Self-only</i>	\$1,650	\$1,700	Up \$50
	<i>Family</i>	\$3,300	\$3,400	Up \$100
HDHP Maximum Out-of-pocket	<i>Self-only</i>	\$8,300	\$8,500	Up \$200
	<i>Family</i>	\$16,600	\$17,000	Up \$400

LINKS AND RESOURCES

- [IRS Revenue Procedure 2025-19](#)—HSA limits for 2026
- [IRS Revenue Procedure 2024-25](#)—HSA limits for 2025

This Compliance Overview is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice. © 2019-2025 Zywave, Inc. All rights reserved.