

LEGAL | BUZZ

Compliance. Legislation. Benefits.

The Internal Revenue Service (IRS) recently announced annual inflation adjustments for high-deductible health plans (HDHPs) and Health Savings Accounts (HSAs). These increases are effective for plan years beginning January 1, 2027, and later.

What does this mean for you?

For your 2027 plan year, you will need to ensure your HSA-qualified HDHP meets the deductible and out-of-pocket requirements and HSA contributions do not exceed the maximum limits.

HSA & HDHP Adjustments

HSA Contributions Limit	2027	2026
Self-Only Coverage Contribution Maximum	\$4,500	\$4,400
Family Coverage Contribution Maximum	\$9,000	\$8,750
HDHP Self-Only Coverage	2027	2026
Annual Deductible Minimum	\$1,750	\$1,700
Out-of-Pocket Expenses Maximum	\$8,700	\$8,500
HDHP Family Coverage	2027	2026
Annual Deductible Minimum	\$3,500	\$3,400
Out-of-Pocket Expenses Maximum	\$17,400	\$17,000