

# LEGISLATIVE BRIEF

Brought to you by eESI

## IRS Releases HSA Limits for 2016

On May 4, 2015, the Internal Revenue Service (IRS) released [Revenue Procedure 2015-30](#) to announce the inflation-adjusted limits for health savings accounts (HSAs) for **calendar year 2016**. The IRS announced the following limits for 2016:

- The maximum HSA contribution limit;
- The minimum deductible amount for high deductible health plans (HDHPs); and
- The maximum out-of-pocket expense limit for HDHPs.

These limits vary based on whether an individual has self-only or family coverage under an HDHP.

**Only some of the HSA limits will increase for 2016.** The limits that will increase are the HSA contribution limit for individuals with family HDHP coverage and the maximum out-of-pocket expense limit for self-only and family HDHP coverage.

Type of Limit		2015	2016	Change
HSA Contribution Limit	Self-only	\$3,350	\$3,350	No change
	Family	\$6,650	\$6,750	<b>Up \$100</b>
HSA Catch-up Contributions <i>(not subject to adjustment for inflation)</i>	Age 55 or older	\$1,000	\$1,000	No change
HDHP Minimum Deductible	Self-only	\$1,300	\$1,300	No change
	Family	\$2,600	\$2,600	No change
HDHP Maximum Out-of-pocket Expense Limit <i>(deductibles, copayments and other amounts, but not premiums)</i>	Self-only	\$6,450	\$6,550	<b>Up \$100</b>
	Family	\$12,900	\$13,100	<b>Up \$200</b>

This Legislative Brief 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. © 2015 Zywave, Inc. All rights reserved. EM 5/15