HSA Limits for 2027

The following chart shows the health savings account (HSA) limits that will apply for 2027, along with the 2026 limits for comparison. The IRS limits for HSA contributions, as well as the minimum deductible and out-of-pocket maximum limits for high deductible health plans (HDHPs), will increase for 2027.

TYPE OF LIMIT	COVERAGE	2026	2027	CHANGE
HSA Contribution Limit	Self-only	$4,400	$4,500	**Up $100**
	Family	$8,750	$9,000	**Up $250**
HSA Catch-up Contributions (not subject to adjustment for inflation)	Age 55 or older	$1,000	$1,000	No change
HDHP Minimum Deductible	Self-only	$1,700	$1,750	**Up $50**
	Family	$3,400	$3,500	**Up $100**
HDHP Maximum Out-of-pocket	Self-only	$8,500	$8,700	**Up $200**
	Family	$17,000	$17,400	**Up $400**

2027 UPDATE All HSA contribution and HDHP thresholds increase except the $1,000 age-55 catch-up contribution.

LINKS & RESOURCES

- IRS Revenue Procedure 2025-19 - HSA limits for 2026
- IRS Revenue Procedure 2026-24 - HSA limits for 2027