

# HSA Contribution Limits

## 2022/2023 Comparison



The IRS has issued the inflation-adjusted HSA contribution and HDHP minimum deductible and out-of-pocket limits, effective for calendar year 2023.

Below is a comparison between the 2023 and 2022 limits.

Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans			
	For 2023	For 2022	Change
<b>HSA Contribution Limit</b> (employer + employee)	Individual: \$3,850 Family: \$7,750	Individual: \$3,650 Family: \$7,300	Individual: +\$200 Family: +\$450
<b>HSA Catch Up Contributions*</b> (age 55 and older)**	\$1,000	\$1,000	No change
<b>HDHP Minimum Deductibles</b>	Individual: \$1,500 Family: \$3,000	Individual: \$1,400 Family: \$2,800	Individual: +\$100 Family: +\$200
<b>HDHP Maximum Out-of-Pocket Amounts</b> (deductibles, co-payments and other amounts, but not premiums)	Individual: \$7,500 Family: \$15,000	Individual: \$7,050 Family: \$14,100	Individual: +\$450 Family: +\$900
<b>***ACA Out-of-Pocket Maximums</b>	Individual: \$9,100 Family: \$18,200	Individual: \$8,750 Family: \$17,400	Individual: +\$350 Family: +\$800

\*Unlike other limits, the HSA catch-up contribution amount is not indexed; any increase would require statutory change.  
 \*\*Catch-up contributions can be made any time during the year in which the HSA participant turns 55.  
 \*\*\*Affordable Care Act limits differ from IRS limits. Call your PGP Representative for further guidance.



**We are here to help.**  
**Call us with any questions at:**

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