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2023 HSA, HDHP and excepted-benefit HRA figures set

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IRS has announced the [2023 inflation-adjusted amounts](#) for health savings accounts (HSAs), high-deductible health plans (HDHPs) and excepted-benefit health reimbursement arrangements (HRAs). In 2023, tax-deductible/tax-free HSA contribution limits, HDHP in-network out-of-pocket maximums and HDHP minimum annual deductibles will increase for both self-only and family coverage levels. The HSA catch-up contribution limit is set by statute and hasn't changed since 2009. The 2023 maximum annual employer contribution for an excepted-benefit HRA will increase to \$1,950. The table below shows the HSA, HDHP and excepted-benefit HRA limits for 2021–2023.

HSA and HDHP limits	2023	2022	2021
Self-only coverage			
Maximum tax-deductible/tax-free HSA contribution	\$3,850	\$3,650	\$3,600
HDHP minimum annual deductible	1,500	1,400	1,400
HDHP in-network out-of-pocket maximum	7,500	7,050	7,000
Family coverage			
Maximum tax-deductible/tax-free HSA contribution	7,750	7,300	7,200
HDHP minimum annual deductible	3,000	2,800	2,800
HDHP in-network out-of-pocket maximum	15,000	14,100	14,000
HSA catch-up contribution limit at age 55 or older	1,000	1,000	1,000
Excepted-benefit HRA limit			
Maximum employer contribution	1,950	1,800	1,800

Affordable Care Act (ACA) out-of-pocket maximums are higher. As [announced](#) by the Centers for Medicare and Medicaid Services (CMS) in December 2021, the out-of-pocket maximums for

nongrandfathered group health plans under the ACA — \$9,100 for self-only and \$18,200 for other coverages — are higher than 2023 HDHP out-of-pocket maximums.

Related resources

Non-Mercer resources

- [Rev. Proc. 2022-24](#) (IRS, April 29, 2022)
- [Premium adjustment percentage, maximum annual limitation on cost sharing, reduced maximum annual limitation on cost sharing and required contribution percentage for the 2023 benefit year](#) (CMS, Dec. 28, 2021)

Mercer Law & Policy resources

- [2022 quick benefit facts](#) (Jan. 19, 2022)
- [Summary of 2022 benefit-related cost-of-living adjustments](#) (Jan. 19, 2022)
- [Final rules ease restrictions on health reimbursement arrangements](#) (June 14, 2019)

Other Mercer resources

- [Consumer-directed health plans](#)
- [How to maximize HDHPs and HSAs to save costs, promote health and retain talent](#) (March 17, 2022)
- [Congress set to pass short-term renewal of predeductible telehealth coverage](#) (March 10, 2022)
- [HSAs: Saving for, and during, an emergency](#) (May 14, 2020)
- [Could free COVID-19 services sabotage your HSA? IRS just weighed in](#) (March 12, 2020)
- [HSA enrollment rises even as full-replacement strategies decline](#) (Jan. 7, 2020)
- [To treat or to prevent? That is \(still\) the HSA question](#) (Jan. 7, 2020)
- [Balancing the risks and rewards of saving through an HSA](#) (Jan. 7, 2020)
- [HSA balances: The more you save, the more you spend — but is that bad?](#) (Sept. 5, 2019)
- [HSA vs. 401\(k\): Help your employees win the battle for account funding](#) (Jan. 31, 2019)

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