

For brokers and producers only

Date: June 23, 2022

**Markets: Commercial Only**

## 2023 Health Savings Account and Compliant Health Plan Limits

The Internal Revenue Service released the 2023 limits for health plans paired with a health savings account (HSA). The chart below lists contribution limits, minimum deductibles and maximum out-of-pocket amounts for 2023.

<b>HSA Plans</b>			
<b>Contribution Limits</b>	<b>2022</b>	<b>2023</b>	<b>Change</b>
Individual (self-only)	\$3,650	\$3,850	+ \$200
Family	\$7,300	\$7,750	+ \$450
55+ catchup contributions	\$1,000	\$1,000	No Change
<b>Minimum Deductible</b>	<b>2022</b>	<b>2023</b>	<b>Change</b>
Individual (self-only)	\$1,400	\$1,500	+ \$100
Individual as part of a family*	\$2,800	\$3,000	+ \$200
Family	\$2,800	\$3,000	+ \$200
<b>Maximum Out of Pocket</b>	<b>2022</b>	<b>2023</b>	<b>Change</b>
Individual (self-only)	\$7,050	\$7,500	+ \$450
Individual as part of a family**	\$8,700	\$9,100	+ \$400
Family	\$14,100	\$15,000	+ \$900
<b>All Non-HSA Plans</b>			
<b>Compliant Maximum Out of Pocket</b>	<b>2022</b>	<b>2023</b>	<b>Change</b>
Individual (self-only)	\$8,700	\$9,100	+ \$400
Individual as part of a family**	\$8,700	\$9,100	+ \$400
Family	\$17,400	\$18,200	+ \$800

Marketing materials affected by these changes will be updated in the coming weeks.

### For more information

If you have any questions, please contact your broker sales representative.

*\*No individual as part of a family plan can receive full benefits on an HSA plan until the minimum deductible amount for the family plan has been met.*

*\*\*No individual may pay more out of pocket than the individual maximum amount set by the federal government each year under the Patient Protection and Affordable Care Act (PPACA).*