

COMPLIANCE OVERVIEW

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HSA Limits for 2020

The following chart shows the health savings account (HSA) limits that will apply for 2020, along with the 2019 limits for comparison purposes. The IRS limits for HSA contributions increase for 2020. The minimum deductible and out-of-pocket maximum limits for high deductible health plans (HDHPs) also increase for 2020.

Type of Limit		2019	2020	Change
HSA Contribution Limit	<i>Self-only</i>	\$3,500	\$3,550	Up \$50
	<i>Family</i>	\$7,000	\$7,100	Up \$100
HSA Catch-up Contributions <i>(not subject to adjustment for inflation)</i>	<i>Age 55 or older</i>	\$1,000	\$1,000	No change
HDHP Minimum Deductible	<i>Self-only</i>	\$1,350	\$1,400	Up \$50
	<i>Family</i>	\$2,700	\$2,800	Up \$100
HDHP Maximum Out-of-pocket	<i>Self-only</i>	\$6,750	\$6,900	Up \$150
	<i>Family</i>	\$13,500	\$13,800	Up \$300

LINKS AND RESOURCES

- [IRS Revenue Procedure 2018-30](#) – HSA limits for 2019
- [IRS Revenue Procedure 2019-25](#) – HSA limits for 2020

This Compliance Overview 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.