



Vol. 68, Issue 25

Thursday, June 20, 2024

## Guest Column: Compliance FYI: 2025 HSA and HDHP Information

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On May 9, 2024 the Internal Revenue Service (IRS) issued the limits for 2025 on Health Savings Accounts (HSAs) and the associated High Deductible Health Plans (HDHPs) in [Revenue Procedure 2024-25](#).

### Health Savings Accounts

Minimum HDHP Deductible	\$1,650/single	\$3,300/family
Maximum Contributions	\$4,300/single	\$8,550/family
Out-of-Pocket Maximum	\$8,300/single	\$16,600/family

REMINDER: The Affordable Care Act (ACA) out-of-pocket limits differ from the Internal Revenue Service (IRS) out-of-pocket limits for HSA qualified HDHPs.

### Affordable Care Act – Out of Pocket Maximums

Out-of-Pocket Maximum 2025 \$9,200/single \$18,400/family

With the ACA limits, plans must apply the annual individual out-of-pocket (OOP) maximum for each individual in a family plan. Employers offering HSAs, however, must make sure they satisfy the lower OOP maximums and not these higher ACA limits.



Alex O'Connor

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