

## IRS announces 2022 HSA contribution limits

On **May 10, 2021**, the IRS announced the maximum contribution limits for health savings accounts (HSAs) for the 2022 plan year. These contributions increased to \$3,650 for individuals and \$7,300 for families.

The Internal Revenue Service (IRS) has announced the inflation-adjusted 2022 minimum deductibles, out-of-pocket maximums, and contribution limits for health savings accounts (HSAs) and qualified high-deductible health plans (HDHPs).

The new limits increase the pre-tax amounts individuals and families may contribute to their HSA over 2021 limits by \$50 and \$100, respectively, though the minimum deductible for qualifying health plans remains the same from 2021 to 2022. Out-of-pocket maximums are up \$50 for individuals and \$100 for families over 2021 limits.

**The IRS changes are effective on customers' renewal dates beginning Jan. 1, 2022, or later.**

### 2022 HSA overview

- **Minimum deductible:**
  - **\$1,400** for self-only coverage (no change from 2021)
  - **\$2,800** for family coverage (no change from 2021)
  - **\$2,800** for **embedded** individual deductible (no change from 2021)
  
- **Out-of-pocket maximum:**
  - **\$7,050** for self-only coverage (\$50 increase from 2021)
  - **\$14,100** for family coverage (\$100 increase from 2021)
  
- **HSA contribution limits:**
  - **\$3,650** for self-only coverage
  - **\$7,300** for family coverage

### 'Catch-up' contributions

The annual 'catch-up' contribution amount for individuals age 55 or older will remain \$1,000.

Individuals ages 55 or older (not yet enrolled in Medicare) may also make a catch-up HSA contribution of up to \$1,000 per person. This amount remains unchanged from last year's catch up limit.

26 CFR 601.602: Tax forms and instructions.  
(Also Part I, §§ 1, 223; Part III § 54.9831-1.)

Rev. Proc. 2021-25

## SECTION 1. PURPOSE

This revenue procedure provides the 2022 inflation adjusted amounts for Health Savings Accounts (HSAs) as determined under § 223 of the Internal Revenue Code and the maximum amount that may be made newly available for excepted benefit health reimbursement arrangements (HRAs) provided under § 54.9831-1(c)(3)(viii) of the Pension Excise Tax Regulations.

## SECTION 2. 2022 INFLATION ADJUSTED ITEMS

### .01 HSA INFLATION ADJUSTED ITEMS

Annual contribution limitation. For calendar year 2022, the annual limitation on deductions under § 223(b)(2)(A) for an individual with self-only coverage under a high deductible health plan is \$3,650. For calendar year 2022, the annual limitation on deductions under § 223(b)(2)(B) for an individual with family coverage under a high deductible health plan is \$7,300.

High deductible health plan. For calendar year 2022, a “high deductible health

plan” is defined under § 223(c)(2)(A) as a health plan with an annual deductible that is not less than \$1,400 for self-only coverage or \$2,800 for family coverage, and the annual out-of-pocket expenses (deductibles, co-payments, and other amounts, but not premiums) do not exceed \$7,050 for self-only coverage or \$14,100 for family coverage.

#### .02 HRA INFLATION ADJUSTED ITEM

For plan years beginning in 2022, the maximum amount that may be made newly available for the plan year for an excepted benefit HRA under § 54.9831-1(c)(3)(viii) is \$1,800. See § 54.9831-1(c)(3)(viii)(B)(1) for further explanation of this calculation.

#### SECTION 3. EFFECTIVE DATE

This revenue procedure is effective for HSAs for calendar year 2022 and for excepted benefits HRAs for plan years beginning in 2022.

#### SECTION 4. DRAFTING INFORMATION

The principal author of this revenue procedure is Bill Ruane of the Office of Associate Chief Counsel (Income Tax & Accounting). For further information regarding § 223 of the Code and HSAs contact William Fischer at (202) 317-5500 (not a toll-free number). For further information regarding excepted benefit HRAs, contact Christopher Dellana at (202) 317-5500 (not a toll-free number). For further information regarding the calculation of the inflation adjustments in this revenue procedure, contact Mr. Ruane at (202) 317-4718 (not a toll-free number).