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IRS Announces 2019 HSA Contribution Limits, HDHP Minimum Deductibles, and HDHP Out-of-Pocket Maximums

The IRS has released the 2019 cost-of-living adjusted limits for health savings accounts (HSAs) and high-deductible health plans (HDHPs). Here are the details:

HSA Contribution Limits: The 2019 annual HSA contribution limit is \$3,500 for individuals with self-only HDHP coverage (a \$50 increase from 2018), and \$7,000 for individuals with family HDHP coverage (a \$100 increase from the restored 2018 limit).

HDHP Minimum Deductibles: The 2019 minimum annual deductible is \$1,350 for self-only HDHP coverage and \$2,700 for family HDHP coverage (both unchanged from 2018).

HDHP Out-of-Pocket Maximums: The 2019 limit on out-of-pocket expenses (including items such as deductibles, copayments, and coinsurance, but not premiums) is \$6,750 for self-only HDHP coverage (a \$100 increase from 2018), and \$13,500 for family HDHP coverage (a \$200 increase from 2018).

These 2019 limits should remain stable for all of 2019, unlike the 2018 family contribution limit that was decreased in March 2018 and then restored in April 2018. Because the increases to the HDHP out-of-pocket maximums are larger than the increases to the HSA contribution limits, some individuals may have to pay more out-of-pocket expenses without the benefit of the HSA tax break.

Please visit www.moreton.com/news-events/ for more information and to view other client alerts. This Client Alert was written by Carolyn Cox, Moreton & Company's in-house corporate counsel who provides our clients with compliance services. For additional questions, please contact Carolyn at 801-715-7110 or ccox@moreton.com.

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