

IRS Announces 2022 Limits for Health Savings Accounts, High-Deductible Health Plans and Excepted Benefit HRAS

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Recently, the Internal Revenue Service (IRS) announced (See [Revenue Procedure 2021-25](#)) cost-of-living adjustments to the applicable dollar limits for health savings accounts (HSAs), high-deductible health plans (HDHPs) and excepted benefit health reimbursement arrangements (HRAs) for 2022. Many of the dollar limits currently in effect for 2021 will change for 2022. The HSA catch-up contribution for individuals ages 55 and older will not change as it is not subject to cost-of-living adjustments.

The table below compares the applicable dollar limits for HSAs, HDHPs and excepted benefit HRAs for 2021 and 2022.

| HEALTH AND WELFARE PLAN LIMITS | 2021 | ? | 2022 |
|--|----------|---|----------|
| HDHP – Maximum annual out-of-pocket limit (excluding premiums) | | | |
| Self-only coverage | \$7,000 | ? | \$7,050 |
| Family coverage | \$14,000 | ? | \$14,100 |
| HDHP – Minimum annual deductible | | | |
| Self-only coverage | \$1,400 | ? | \$1,400 |
| Family coverage | \$2,800 | ? | \$2,800 |
| HSA – Annual contribution limit | | | |
| Self-only coverage | \$3,600 | ? | \$3,650 |
| Family coverage | \$7,200 | ? | \$7,300 |
| Catch-up contributions | \$1,000 | ? | \$1,000 |

| | | | |
|---------------------------|---------|---|---------|
| (ages 55 and older) | | | |
| Excepted Benefit HRA | | | |
| Annual contribution limit | \$1,800 | ? | \$1,800 |

NEXT STEPS

Plan sponsors should update payroll and plan administration systems for the 2022 cost-of-living adjustments and incorporate the new limits in relevant participant communications, such as open enrollment and communication materials, plan documents and summary plan descriptions.

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