

IRS Releases 2026 Inflation-Adjusted Amounts for HSAs, HDHPs, and HRAs

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The IRS recently released [Revenue Procedure 2025-19](#) with the 2026 inflation-adjusted amounts for health savings accounts (HSAs), high-deductible health plans (HDHPs), and excepted-benefit health reimbursement arrangements (HRAs). The following table lists the current 2025 amounts and the new 2026 amounts:

| APPLICABLE LIMIT | 2025 SELF-ONLY COVERAGE | 2025 FAMILY COVERAGE | 2026 SELF-ONLY COVERAGE | 2026 FAMILY COVERAGE |
|---|-------------------------|----------------------|-------------------------|----------------------|
| HSA Annual Contribution Limit | \$4,300 | \$8,550 | \$4,400 | \$8,750 |
| HSA Catch-up Contributions (age 55 or older) | \$1,000 | | | No change |
| HDHP Minimum Annual Deductible | \$1,650 | \$3,300 | \$1,700 | \$3,400 |
| HDHP Out-of-Pocket Amount | \$8,300 | \$16,600 | \$8,500 | \$17,000 |

| | | | | |
|---|--|--|--|--|
| (deductibles, co-payments, and other amounts, but not premiums) | | | | |
|---|--|--|--|--|

The Revenue Procedure also provides that for plan years beginning in 2026, the maximum amount that may be made newly available for the plan year for an excepted-benefit HRA is \$2,200 (up from \$2,150 in 2025).

Note that the HSA limits apply for calendar year 2026, whereas the limit for an excepted-benefit HRA applies for plan years beginning in 2026.

Winston Takeaway: Employers should review these new indexed limits while planning benefits for 2026 open enrollment. Please contact a Winston & Strawn Employee Benefits and Executive Compensation attorney with questions regarding these updates and how they may impact your benefit plans.

Kristine Lofquist, Senior Paralegal, also contributed to this blog.

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