

## LAW &amp; POLICY GROUP

# GRIST



## 2020 HEALTH SAVINGS ACCOUNT, HIGH-DEDUCTIBLE HEALTH PLAN FIGURES ISSUED

By Mercer's Dorian Z. Smith and Kaye Pestaina  
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The IRS has [announced](#) that all 2020 inflation-adjusted amounts for health savings accounts (HSAs) and high-deductible health plans (HDHPs) will increase from 2019 levels. The HSA catch-up contribution is set by statute and is not indexed for inflation after 2009. The table below shows the limits for 2018–2020.

HSA AND HDHP LIMITS	2020	2019	2018
<b>Self-only coverage</b>			
Maximum tax-deductible/tax-free HSA contribution	\$3,550	\$3,500	\$3,450
HDHP minimum annual deductible	1,400	1,350	1,350
HDHP in-network out-of-pocket maximum	6,900	6,750	6,650
<b>Family coverage</b>			
Maximum tax-deductible/tax-free HSA contribution	7,100	7,000	6,900
HDHP minimum annual deductible	2,800	2,700	2,700
HDHP in-network out-of-pocket maximum	13,800	13,500	13,300
<b>HSA catch-up contribution limit at age 55 or older</b>	1,000	1,000	1,000

**ACA out-of-pocket maximums are higher.** As [announced](#) by the Department of Health and Human Services in April, the 2020 out-of-pocket maximums for nongrandfathered group health plans under the Affordable Care Act (ACA) — \$8,150 for self-only and \$16,300 for other coverages — are higher than 2020 HDHP out-of-pocket maximums.

## RELATED RESOURCES

### Non-Mercer Resources

- [Rev. Proc. 2019-25](#) (IRS, May 24, 2019)
- [HHS Notice of Benefit and Payment Parameters for 2020](#) (Federal Register, April 25, 2019)

### Mercer Law & Policy Resources

- [2020 ACA Cost-Sharing Caps Set, Play-or-Pay Penalties Projected](#) (May 8, 2019)
- [2019 Quick Benefit Facts](#) (March 22, 2019)
- [Summary of 2019 Benefit-Related Cost-of-Living Adjustments](#) (March 18, 2019)
- [2019 Compliance and Policy Outlook for Employer-Sponsored Health Benefits](#) (Feb. 6, 2019)

### Other Mercer Resources

- [Consumer-Directed Health Plans](#)
- [US Health News: Consumerism](#)
- [HSA vs. 401\(k\): Help Your Employees Win the Battle for Account Funding](#) (Jan. 31, 2019)
- [Employers Stepping Up, Not Stepping Away From, CDHPs](#) (Nov. 8, 2018)
- [How HSAs Bend the Cost Curve — Making the Case to Congress](#) (June 8, 2018)

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