



2021 health savings account, high-deductible health plan figures set

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The IRS has announced the [2021 inflation-adjusted amounts](#) for health savings accounts (HSAs) and high-deductible health plans (HDHPs). In 2021, tax-deductible/tax-free HSA contribution limits and HDHP in-network out-of-pocket maximums will increase for both self-only and family coverage levels, while HDHP minimum annual deductibles are unchanged. The HSA catch-up contribution limit is set by statute and has remained the same since 2009. The table below shows HSA and HDHP limits for 2019–2021.

HSA and HDHP limits	2021	2020	2019
Self-only coverage			
Maximum tax-deductible/tax-free HSA contribution	\$3,600	\$3,550	\$3,500
HDHP minimum annual deductible	1,400	1,400	1,350
HDHP in-network out-of-pocket maximum	7,000	6,900	6,750
Family coverage			
Maximum tax-deductible/tax-free HSA contribution	7,200	7,100	7,000
HDHP minimum annual deductible	2,800	2,800	2,700
HDHP in-network out-of-pocket maximum	14,000	13,800	13,500
HSA catch-up contribution limit at age 55 or older	1,000	1,000	1,000

Affordable Care Act (ACA) out-of-pocket maximums are higher. As [announced](#) by the Department of Health and Human Services in May 2020, the out-of-pocket maximums for nongrandfathered group health plans under the ACA — \$8,550 for self-only and \$17,100 for other coverages — are higher than 2021 HDHP out-of-pocket maximums.

Related resources

Non-Mercer resources

- [Rev. Proc. 2020-32](#) (IRS, May 20, 2020)
- [US Department of Health and Human Services Notice of Benefit and Payment Parameters for 2021](#) (Federal Register, May 14, 2020)

Mercer Law & Policy resources

- [CARES Act boosts telehealth, makes other health, paid leave changes](#) (March 27, 2020)
- [IRS extends income tax filing and HSA contribution deadlines](#) (March 25, 2020)
- [COVID-19 spurs IRS relief for HDHPs, state insurance guidance](#) (March 18, 2020)
- [Healthcare law and policy outlook for 2020](#) (Feb. 18, 2020)
- [2020 quick benefit facts](#) (Jan. 27, 2020)
- [Summary of 2020 benefit-related cost-of-living adjustments](#) (Jan. 27, 2020)
- [Health Savings Account reforms pass key House panel](#) (Nov. 1, 2019)
- [IRS expands predeductible preventive care for HSA-qualifying health plans](#) (July 23, 2019)
- [Executive order targets healthcare prices quality, and HSA/FSA changes](#) (July 10, 2019)

Other Mercer resources

- [Consumer-directed health plans](#)
- [US Health News: Consumerism](#)
- [HSAs: Saving for, and during, an emergency](#) (May 14, 2020)
- [Could free COVID-19 services sabotage your HSA? IRS just weighed in](#) (March 12, 2020)
- [HSA enrollment rises even as full-replacement strategies decline](#) (Jan. 7, 2020)
- [To treat or to prevent? That is \(still\) the HSA question](#) (Jan. 7, 2020)

- [HSA balances: the more you save, the more you spend — but is that bad?](#) (Sep. 5, 2019)
- [HSA vs. 401\(k\): Help your employees win the battle for account funding](#) (Jan. 31, 2019)

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