



2022 HSA, HDHP and excepted-benefit HRA figures set

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IRS has announced the [2022 inflation-adjusted amounts](#) for health savings accounts (HSAs), high-deductible health plans (HDHPs) and excepted-benefit health reimbursement arrangements (HRAs). In 2022, 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 will stay the same. The HSA catch-up contribution limit is set by statute and hasn't changed since 2009. The 2022 maximum annual employer contribution for an excepted-benefit HRA will remain unchanged. The table below shows HSA, HDHP and excepted-benefit HRA limits for 2020–2022.

HSA and HDHP limits	2022	2021	2020
Self-only coverage			
Maximum tax-deductible/tax-free HSA contribution	\$3,650	\$3,600	\$3,550
HDHP minimum annual deductible	1,400	1,400	1,400
HDHP in-network out-of-pocket maximum	7,050	7,000	6,900
Family coverage			
Maximum tax-deductible/tax-free HSA contribution	7,300	7,200	7,100
HDHP minimum annual deductible	2,800	2,800	2,800
HDHP in-network out-of-pocket maximum	14,100	14,000	13,800
HSA catch-up contribution limit at age 55 or older	1,000	1,000	1,000
Excepted-benefit HRA limit			
Maximum employer contribution	1,800	1,800	1,800

Affordable Care Act (ACA) out-of-pocket maximums are higher. As [announced](#) by the Department of Health and Human Services (HHS) in May 2021, the out-of-pocket maximums for nongrandfathered group health plans under the ACA — \$8,700 for self-only and \$17,400 for other coverages — are higher than 2022 HDHP out-of-pocket maximums.

Related resources

Non-Mercer resources

- [Rev. Proc. 2021-25](#) (IRS, May 10, 2021)
- [HHS Notice of Benefit and Payment Parameters for 2022](#) (Federal Register, May 5, 2021)

Mercer Law & Policy resources

- [Tracking federal COVID-19 laws affecting employee benefits, jobs](#) (March 30, 2021)
- [2021 quick benefit facts](#) (Jan. 21, 2021)
- [Summary of 2021 benefit-related cost-of-living adjustments](#) (Jan. 21, 2021)
- [2021 health FSA, other health and fringe benefit limits now set](#) (Oct. 27, 2020)
- [2021 ACA out-of-pocket maximums, ESR penalties, other changes ahead](#) (June 3, 2020)
- [IRS offers relief to cafeteria plans, HDHPs, individual-coverage HRAs](#) (May 28, 2020)
- [Employer health plans have to meet new COVID-19 coverage mandate](#) (April 21, 2020)
- [CARES Act boosts telehealth, makes other health, paid leave changes](#) (March 27, 2020)
- [COVID-19 spurs IRS relief for HDHPs, state insurance guidance](#) (March 18, 2020)
- [Final rules ease restrictions on health reimbursement arrangements](#) (June 14, 2019)

Other Mercer resources

- [Consumer-directed health plans](#)
- [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)
- [Balancing the risks and rewards of saving through an HSA](#) (Jan. 7, 2020)
- [HSA balances: The more you save, the more you spend — but is that bad?](#) (Sept. 5, 2019)
- [HSA vs. 401\(k\): Help your employees win the battle for account funding](#) (Jan. 31, 2019)

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