2021 Health Savings Account (HSA) Parameters

HSA CONTRIBUTION LIMITS FOR CALENDAR YEAR 2021

- $3,600 for self-only HDHP coverage
- $7,200 for family HDHP coverage

HIGH DEDUCTIBLE HEALTH PLAN (HDHP) DEFINITION

- Annual deductible not less than $1,400 for self-only coverage or $2,800 for family coverage; and
- Annual out-of-pocket expenses (deductibles, co-payments, and co-insurance; not including premiums) not to exceed $7,000 for self-only coverage or $14,000 for family coverage.

COST SHARING LIMITATIONS FOR OUT-OF-POCKET (OOP) MAXIMUMS – Non-HSA-Compatible Plans

The Affordable Care Act contains annual out-of-pocket maximums for plans that are not HSA-compatible.

HHS earlier this month released the 2021 out-of-pocket maximums for these plans; they are $8,550 for self-only coverage and $17,100 for family coverage.

Please contact your Oswald client team representative for further information.

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