

Date: August 28, 2025

Markets: All Commercial Segments

UPDATED 2026 Health Savings Account and Compliant Health Plan Limits

The Department of Health and Human Services (HHS) finalized the PPACA compliant plan limits in the Marketplace Integrity and Affordability Rule released in late June. The chart below lists contribution limits, minimum deductibles, and **updated** maximum out-of-pocket amounts for both HSA-qualified plans and non-HSA plans effective on or after January 1, 2026.

| HSA Plans | | | |
|--|----------------|-----------------|-----------|
| Contribution Limits | 2025 | 2026 | Change |
| Self-Only Plan | \$4,300 | \$4,400 | + \$100 |
| Family Plans (all plans that are not Self-Only) | \$8,550 | \$8,750 | + \$200 |
| 55+ catchup contributions | \$1,000 | \$1,000 | No Change |
| Minimum Deductible | 2025 | 2026 | Change |
| Member enrolled in a Self-Only Plan | \$1,650 | \$1,700 | +\$50 |
| Family Plan (total for plans that are not Self-Only) | \$3,300 | \$3,400 | +\$100 |
| Each Member in a Family Plan * | \$3,300 | \$3,400 | +\$100 |
| Maximum Out of Pocket | 2025 | 2026 | Change |
| Member enrolled in a Self-Only Plan | \$8,300 | \$8,500 | + \$200 |
| Family Plan (total for plans that are not Self-Only) | \$16,600 | \$17,000 | + \$400 |
| Each Member in a Family Plan ** | \$9,200 | \$10,600 | + \$1,400 |

| All Non-HSA Plans | | | |
|--|----------------|-----------------|-----------|
| Compliant Maximum Out-of-Pocket | 2025 | 2026 | Change |
| Member enrolled in a Self-Only Plan | \$9,200 | \$10,600 | + \$1,400 |
| Family Plan (total for plans that are not Self-Only) | \$18,400 | \$21,200 | + \$2,800 |
| Each Member in a Family Plan ** | \$9,200 | \$10,600 | + \$1,400 |

*No individual member in a family plan can receive post-deductible benefits on an HSA plan until the minimum deductible amount for a qualified HSA family plan set by the IRS has been met in full.

**No individual person can pay more out of pocket than the self-only plan maximum amount set by the federal government each year under the Patient Protection and Affordable Care Act (PPACA).

For more information

If you have any questions, please contact your CareFirst Account Consultant.