

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.