

2023 HSA and Excepted Benefit HRA Limits Announced

Starting in 2007, the Tax Relief and Health Care Act of 2006 (TRHCA) requires that the IRS release the upcoming year's new HSA and Excepted Benefit Health Reimbursement Arrangement (EBHRA) limits prior to June 1st. Thus, we now have the 2023 limits as follows:

Item	2022 Limit	2023 Limit
Health Savings Accounts		
Annual contribution limit - Individual	\$3,650	\$3,850
Annual contribution limit - Family	7,300	7,750
Annual catch-up contribution limit (age 55 to 65)	1,000	1,000
Minimum deductible for HDHP - Individual	1,400	1,500
Minimum deductible for HDHP - Family	2,800	3,000
Maximum out-of-pocket for HDHP - Individual	7,050	7,500
Maximum out-of-pocket for HDHP - Family	14,100	15,000
Excise tax rate for taxable non-medical distribution	20%	20%
Excepted Benefit HRA		
Annual contribution limit	\$1,800	\$1,950

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