

2027 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 2027 limits as follows:

Item	2026 Limit	2027 Limit
Health Savings Accounts		
Annual contribution limit - Individual	\$4,400	\$4,500
Annual contribution limit - Family	8,750	9,000
Annual catch-up contribution limit (age 55 to 65)	1,000	1,000
Minimum deductible for HDHP - Individual	1,700	1,750
Minimum deductible for HDHP - Family	3,400	3,500
Maximum out-of-pocket for HDHP - Individual	8,500	8,700
Maximum out-of-pocket for HDHP - Family	17,000	17,400
Excise tax rate for taxable non-medical distribution	20%	20%
Direct Primary Care Service Arrangements (DPCSA)		
Aggregate monthly fees for one individual	\$150	\$150
Aggregate monthly fees for more than one individual	300	300
Excepted Benefit HRA		
Annual contribution limit	\$2,200	\$2,250

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