

For brokers and producers only

Date: June 27, 2019

Market: All, except Medigap

2020 Health Savings Account and Compliant Health Plan Limits

The Internal Revenue Service released the 2020 limits for health plans paired with a health savings account (HSA). The chart below lists contribution limits, minimum deductibles and maximum out-of-pocket amounts for 2020.

HSA Plans			
Contribution Limits	2019	2020	Change
Individual	\$3,500	\$3,550	+ \$50
Family	\$7,000	\$7,100	+ \$100
55+ catchup contributions	\$1,000	\$1,000	
Minimum Deductible	2019	2020	Change
Individual	\$1,350	\$1,400	+ \$50
Individual as part of a family*	\$2,700	\$2,800	+ \$100
Family	\$2,700	\$2,800	+ \$100
Maximum Out-of-Pocket	2019	2020	Change
Individual	\$6,750	\$6,900	+ \$150
Individual as part of a family**	\$7,900	\$8,200	+ \$300
Family	\$13,500	\$13,800	+ \$300
All Non-HSA plans			
Compliant Maximum Out-of-Pocket	2019	2020	Change
Individual	\$7,900	\$8,200	+ \$300
Individual as part of a family**	\$7,900	\$8,200	+ \$300
Family	\$15,800	\$16,400	+ \$600

Marketing materials impacted by these changes will be updated in the coming weeks.

For more information

If you have any questions, please contact your broker sales representative.

**No individual as part of a family plan can receive full benefits in an HSA plan until the minimum deductible amount for the family plan has been met.*

***No individual may pay more out of pocket than the individual maximum amount set by the federal government each year.*