March 12, 2018

Updated ACA Indexed Dollar Limits Chart

Each year the agencies release ACA indexed dollar limits. The below table is a current summary of these amounts for your reference. We have updated the chart (last published October 20, 2017) to reflect the recently released final HSA Family Contribution limit (decreased to \$6,850 for 2018).

	2013	2014	2015	2016	2017	2018
PCORI Fee*	\$2.00	\$2.08	\$2.17	\$2.26	\$2.39	Not Available
Transitional Reinsurance Program Fee	Not Applicable	\$63	\$44	\$27	Not Applicable	Not Applicable
Health FSA Salary Reduction Cap	\$2,500	\$2,500	\$2,550	\$2,550	\$2,600	\$2,650
4980H(a) – Failure to Offer Coverage	Not Applicable	\$2,000	\$2,080	\$2,160	\$2,260	\$2,320
4980H(b) – Failure to Offer Affordable Minimum Value Affordability Safe Harbor Coverage	Not Applicable	\$3,000	\$3,120	\$3,240	\$3,390	\$3,480
Affordability Safe Harbor %	Not Applicable	9.50%	9.56%	9.66%	9.69%	9.56%
Federal Poverty Level Affordability Monthly Amount	Not Applicable	\$90.96	\$92.97	\$94.75	\$95.93	\$96.08
ACA Out of Pocket (OOP) Maximum – Self Only	Not Applicable	\$6,350	\$6,600	\$6,850	\$7,150	\$7,350
ACA OOP Maximum – Other than Self Only	Not Applicable	\$12,700	\$13,200	\$13,700	\$14,300	\$14,700
HSA/HDHP OOP Maximum – Self Only	\$6,250	\$6,350	\$6,450	\$6,550	\$6,550	\$6,650
HSA/HDHP OOP Maximum – Family	\$12,500	\$12,700	\$12,900	\$13,100	\$13,100	\$13,300
HSA Contribution Limit – Self Only HDHP	\$3,250	\$3,300	\$3,350	\$3,350	\$3,400	\$3,450
HSA Contribution Limit – Family HDHP	\$6,450	\$6,550	\$6,650	\$6,750	\$6,750	\$6,850
HDHP Minimum Required Deductible – Self Only	\$1,250	\$1,250	\$1,300	\$1,300	\$1,300	\$1,350
HDHP Minimum Required Deductible – Family	\$2,500	\$2,500	\$2,600	\$2,600	\$2,600	\$2,700

*PCORI fee amounts are generally effective for plan years ending on or after October 1st of the referenced year and before October 1st of the following year. For example, the 2017 PCORI fee amount is applicable for plan years ending on or after October 1, 2017 and before October 1, 2018.

Note that this chart is for illustrative purposes only, and in some cases the effective date of a limit may not be January 1 of the referenced year, but rather may depend on the applicable "plan year."

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