

Updated ACA Indexed Dollar Limits Chart

Each year, the agencies release Affordable Care Act (ACA) indexed dollar limits. The table below is a current summary of these amounts for your reference. We have updated the chart (last published June 21, 2019) to reflect recently released final figures, including for the health FSA salary reduction cap and for ACA affordability.

| | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|--|----------|----------|----------|----------|----------|----------|
| PCORI Fee* | \$2.17 | \$2.26 | \$2.39 | \$2.45 | N/A | N/A |
| Transitional Reinsurance Program Fee | \$44 | \$27 | N/A | N/A | N/A | N/A |
| Health FSA Salary Reduction Cap | \$2,550 | \$2,550 | \$2,600 | \$2,650 | \$2,700 | \$2,750 |
| 4980H(a) - Failure to Offer Coverage | \$2,080 | \$2,160 | \$2,260 | \$2,320 | \$2,500 | \$2,570 |
| 4980H(b) - Failure to Offer Affordable Minimum Value Affordability Safe Harbor Coverage | \$3,120 | \$3,240 | \$3,390 | \$3,480 | \$3,750 | \$3,860 |
| Affordability Safe Harbor % | 9.56% | 9.66% | 9.69% | 9.56% | 9.86% | 9.78% |
| Federal Poverty Level Affordability Monthly Amount | \$92.97 | \$94.75 | \$95.93 | \$96.08 | \$99.75 | \$101.79 |
| ACA Out of Pocket (OOP) Maximum - Self Only | \$6,600 | \$6,850 | \$7,150 | \$7,350 | \$7,900 | \$8,150 |
| ACA OOP Maximum - Other than Self Only | \$13,200 | \$13,700 | \$14,300 | \$14,700 | \$15,800 | \$16,300 |
| HSA/HDHP OOP Maximum - Self Only | \$6,450 | \$6,550 | \$6,550 | \$6,650 | \$6,750 | \$6,900 |
| HSA/HDHP OOP Maximum - Family | \$12,900 | \$13,100 | \$13,100 | \$13,300 | \$13,500 | \$13,800 |
| HSA Contribution Limit - Self Only HDHP | \$3,350 | \$3,350 | \$3,400 | \$3,450 | \$3,500 | \$3,550 |
| HSA Contribution Limit - Family HDHP | \$6,650 | \$6,750 | \$6,750 | \$6,900 | \$7,000 | \$7,100 |
| HDHP Minimum Required Deductible - Self Only | \$1,300 | \$1,300 | \$1,300 | \$1,350 | \$1,350 | \$1,400 |
| HDHP Minimum Required Deductible - Family | \$2,600 | \$2,600 | \$2,600 | \$2,700 | \$2,700 | \$2,800 |

*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 2018 PCORI fee amount is applicable for plan years ending on or after October 1, 2018 and before October 1, 2019.

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."