

DECEMBER 2020

# Updated Indexed Dollar Limits Chart

The various federal agencies regularly release Affordable Care Act (ACA) and other indexed dollar limits for health and group benefit plans. We have updated the chart below (last published in September 2020) to reflect recently released final ACA numbers, including the Patient-Centered Outcomes Research Institute (PCORI) fee for plan years ending on or after October 1, 2020 and before October 1, 2021.

	2017	2018	2019	2020	2021
<b>PCORI Fee*</b>	\$2.39	\$2.45	\$2.54	\$2.66	Not Available
<b>Health FSA Salary Reduction Cap</b>	\$2,600	\$2,650	\$2,700	\$2,750	\$2,750
<b>4980H(a) - Failure to Offer Coverage</b>	\$2,260	\$2,320	\$2,500	\$2,570	\$2,700
<b>4980H(b) - Failure to Offer Affordable Minimum Value Affordability Safe Harbor Coverage</b>	\$3,390	\$3,480	\$3,750	\$3,860	\$4,060
<b>Affordability Safe Harbor %</b>	9.69%	9.56%	9.86%	9.78%	9.83%
<b>Federal Poverty Level Affordability Monthly Amount</b>	\$95.93	\$96.08	\$99.75	\$101.79	\$104.52
<b>ACA Out of Pocket (OOP) Maximum – Self Only</b>	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550
<b>ACA OOP Maximum – Other than Self Only</b>	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100
<b>HSA/HDHP OOP Maximum – Self Only</b>	\$6,550	\$6,650	\$6,750	\$6,900	\$7,000
<b>HSA/HDHP OOP Maximum – Family</b>	\$13,100	\$13,300	\$13,500	\$13,800	\$14,000
<b>HSA Contribution Limit – Self Only HDHP</b>	\$3,400	\$3,450	\$3,500	\$3,550	\$3,600
<b>HSA Contribution Limit – Family HDHP</b>	\$6,750	\$6,900	\$7,000	\$7,100	\$7,200
<b>HDHP Minimum Required Deductible – Self Only</b>	\$1,300	\$1,350	\$1,350	\$1,400	\$1,400
<b>HDHP Minimum Required Deductible – Family</b>	\$2,600	\$2,700	\$2,700	\$2,800	\$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 2020 PCORI fee amount is applicable for plan years ending on or after October 1, 2020 and before October 1, 2021. The PCORI fee is due July 31, 2021 for plan years ending in 2020.

Note 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."