

MAY 2021

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. The chart below is a current summary of these amounts for your reference. We have updated the chart (last published December 2020) to reflect recently released final ACA numbers, including for Health Savings Accounts (HSAs) paired with high-deductible health plans (HDHPs).

	2018	2019	2020	2021	2022
PCORI Fee*	\$2.45	\$2.54	\$2.66	Not Available	Not Available
Health FSA Salary Reduction Cap	\$2,650	\$2,700	\$2,750	\$2,750	Not Available
4980H(a) - Failure to Offer Coverage	\$2,320	\$2,500	\$2,570	\$2,700	Not Available
4980H(b) - Failure to Offer Affordable Minimum Value Affordability Safe Harbor Coverage	\$3,480	\$3,750	\$3,860	\$4,060	Not Available
Affordability Safe Harbor %	9.56%	9.86%	9.78%	9.83%	Not Available
Federal Poverty Level Affordability Monthly Amount	\$96.08	\$99.75	\$101.79	\$104.52	Not Available
ACA Out of Pocket (OOP) Maximum – Self Only	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700
ACA OOP Maximum – Other than Self Only	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400
HSA/HDHP OOP Maximum – Self Only	\$6,650	\$6,750	\$6,900	\$7,000	\$7,050
HSA/HDHP OOP Maximum – Family	\$13,300	\$13,500	\$13,800	\$14,000	\$14,100
HSA Contribution Limit – Self Only HDHP	\$3,450	\$3,500	\$3,550	\$3,600	\$3,650
HSA Contribution Limit – Family HDHP	\$6,900	\$7,000	\$7,100	\$7,200	\$7,300
HDHP Minimum Required Deductible – Self Only	\$1,350	\$1,350	\$1,400	\$1,400	\$1,400
HDHP Minimum Required Deductible – Family	\$2,700	\$2,700	\$2,800	\$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."