

May 2024

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 November 2023) to reflect recently released final Health Savings Account (HSA) and high-deductible health plan (HDHP) numbers for 2025.

	2021	2022	2023	2024	2025
PCORI Fee*	\$2.79	\$3.00	\$3.22	Not Available	Not Available
Health FSA Salary Reduction Cap	\$2,750	\$2,850	\$3,050	\$3,200	Not Available
4980H(a) - Failure to Offer Coverage	\$2,700	\$2,750	\$2,880	\$2,970	\$2,900
4980H(b) - Failure to Offer Affordable Minimum Value Affordability Safe Harbor Coverage	\$4,060	\$4,120	\$4,320	\$4,460	\$4,350
Affordability Safe Harbor %	9.83%	9.61%	9.12%	8.39%	Not Available
Federal Poverty Level Affordability Monthly Amount	\$104.52	\$103.14	\$103.28	\$101.94	Not Available
ACA Out of Pocket (OOP) Maximum – Self Only	\$8,550	\$8,700	\$9,100	\$9,450	\$9,200
ACA OOP Maximum – Other than Self Only	\$17,100	\$17,400	\$18,200	\$18,900	\$18,400
HSA/HDHP OOP Maximum – Self Only	\$7,000	\$7,050	\$7,500	\$8,050	\$8,300
HSA/HDHP OOP Maximum – Family	\$14,000	\$14,100	\$15,000	\$16,100	\$16,600
HSA Contribution Limit – Self Only HDHP	\$3,600	\$3,650	\$3,850	\$4,150	\$4,300
HSA Contribution Limit – Family HDHP	\$7,200	\$7,300	\$7,750	\$8,300	\$8,550
HDHP Minimum Required Deductible – Self Only	\$1,400	\$1,400	\$1,500	\$1,600	\$1,650
HDHP Minimum Required Deductible – Family	\$2,800	\$2,800	\$3,000	\$3,200	\$3,300

*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 2023 PCORI fee amount is applicable for plan years ending on or after October 1, 2023, and before October 1, 2024. The 2023 PCORI fee is due July 31, 2024, for plan years ending in 2023. 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."

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