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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 May 2025) to reflect the recently revised final ACA cost sharing limit amounts for 2026 based on the new HHS methodology for calculating the limits.

	2022	2023	2024	2025	2026
PCORI Fee*	\$3.00	\$3.22	\$3.47	Not Available	Not Available
Health FSA Salary Reduction Cap	\$2,850	\$3,050	\$3,200	\$3,300	Not Available
4980H(a) – Failure to Offer Coverage	\$2,750	\$2,880	\$2,970	\$2,900	\$3,200 Projected
4980H(b) – Failure to Offer Affordable Minimum Value Affordability Safe Harbor Coverage	\$4,120	\$4,320	\$4,460	\$4,350	\$4,800 Projected
Affordability Safe Harbor %	9.61%	9.12%	8.39%	9.02%	Not Available
Federal Poverty Level Affordability Monthly Amount	\$103.14	\$103.28	\$101.94	\$113.20	Not Available
ACA Out of Pocket (OOP) Maximum – Self Only	\$8,700	\$9,100	\$9,450	\$9,200	\$10,600 (revised)
ACA OOP Maximum – Other than Self Only	\$17,400	\$18,200	\$18,900	\$18,400	\$21,200 (revised)
Health Savings and High Deductible Health Plan (HSA/HDHP) OOP Maximum – Self Only	\$7,050	\$7,500	\$8,050	\$8,300	\$8,500
HSA/HDHP OOP Maximum – Family	\$14,100	\$15,000	\$16,100	\$16,600	\$17,000
HSA Contribution Limit – Self Only HDHP	\$3,650	\$3,850	\$4,150	\$4,300	\$4,400
HSA Contribution Limit – Family HDHP	\$7,300	\$7,750	\$8,300	\$8,550	\$8,750
HDHP Minimum Required Deductible – Self Only	\$1,400	\$1,500	\$1,600	\$1,650	\$1,700
HDHP Minimum Required Deductible – Family	\$2,800	\$3,000	\$3,200	\$3,300	\$3,400

*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 2024 PCORI fee amount is applicable for plan years ending on or after October 1, 2024, and before October 1, 2025. The 2024 PCORI fee is due July 31, 2025, for self-insured plan years ending in 2024. 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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