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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 July 2025) to reflect the recently released Health Flexible Spending Account (FSA) salary reduction limit and the ACA affordability percentage for 2026.

	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	\$3,400
4980H(a) – Failure to Offer Coverage	\$2,750	\$2,880	\$2,970	\$2,900	\$3,340
4980H(b) – Failure to Offer Affordable Minimum Value Affordability Safe Harbor Coverage	\$4,120	\$4,320	\$4,460	\$4,350	\$5,010
Affordability Safe Harbor %	9.61%	9.12%	8.39%	9.02%	9.96%
Federal Poverty Level Affordability Monthly Amount	\$103.14	\$103.28	\$101.94	\$113.20	\$129.89
ACA Out of Pocket (OOP) Maximum – Self Only	\$8,700	\$9,100	\$9,450	\$9,200	\$10,600
ACA OOP Maximum – Other than Self Only	\$17,400	\$18,200	\$18,900	\$18,400	\$21,200
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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