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Updated Indexed Dollar Limits Chart

CONNER STRONG & BUCKELEW

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 June 2026) to reflect the recently released ACA affordability percentage threshold and Federal Poverty Level Affordability Monthly Amount applicable for 2027.

	2023	2024	2025	2026	2027
PCORI Fee*	$3.22	$3.47	$3.84	Not Available	Not Available
Health FSA Salary Reduction Cap	$3,050	$3,200	$3,300	$3,400	Not Available
4980H(a) – Failure to Offer Coverage	$2,880	$2,970	$2,900	$3,340	$3,780
4980H(b) – Failure to Offer Affordable Minimum Value Affordability Safe Harbor Coverage	$4,320	$4,460	$4,350	$5,010	$5,670
Affordability Safe Harbor %	9.12%	8.39%	9.02%	9.96%	10.22%
Federal Poverty Level Affordability Monthly Amount	$103.28	$101.94	$113.20	$129.89	$135.93
ACA Out of Pocket (OOP) Maximum – Self Only	$9,100	$9,450	$9,200	$10,600	$12,000
ACA OOP Maximum – Other than Self Only	$18,200	$18,900	$18,400	$21,200	$24,000
Health Savings and High Deductible Health Plan (HSA/HDHP) OOP Maximum – Self Only	$7,500	$8,050	$8,300	$8,500	$8,700
HSA/HDHP OOP Maximum – Family	$15,000	$16,100	$16,600	$17,000	$17,400
HSA Contribution Limit – Self Only HDHP	$3,850	$4,150	$4,300	$4,400	$4,500
HSA Contribution Limit – Family HDHP	$7,750	$8,300	$8,550	$8,750	$9,000
HDHP Minimum Required Deductible – Self Only	$1,500	$1,600	$1,650	$1,700	$1,750
HDHP Minimum Required Deductible – Family	$3,000	$3,200	$3,300	$3,400	$3,500

*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 2025 PCORI fee amount is applicable for plan years ending on or after October 1, 2025, and before October 1, 2026. The 2025 PCORI fee is due July 31, 2026, for self-insured plan years ending in 2025. 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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