

Compliance Alert

2027 HSA, HDHP, Excepted Benefit HRA and DPCSA Limits Announced

PROVANT

2027 HSA and HDHP Limits Released

In [Revenue Procedure 2026-24](#), the IRS announced cost-of-living adjustments for health savings accounts (HSAs), high-deductible health plans (HDHPs), and the limits for direct primary care service arrangements (DPCSAs) to be HSA-compatible for 2027. This annual indexing also includes updated figures for excepted benefit health reimbursement arrangements (EBHRAs).

The maximum monthly DPCSA aggregate fees will remain unchanged from 2026, as will the HSA catch-up contribution limit for individuals ages 55 and older (which is not subject to cost-of-living adjustments)

Plan Limit	2025	2026	2027
HDHP Minimum Deductible (by Plan Year):			
Self-Only	\$ 1,650	\$ 1,700	\$ 1,750
Family	\$ 3,300	\$ 3,400	\$ 3,500
<i>Note, for plans with an embedded per-person deductible for family coverage, it must be at least as high as the minimum family deductible</i>			
HDHP OOP Max (by Plan Year):			
Self-Only	\$ 8,300	\$ 8,500	\$ 8,700
Family	\$ 16,600	\$ 17,000	\$ 17,400
<i>Note non-grandfathered plans are subject to a per-person OOP Max</i>	\$ 9,200	\$ 10,600	\$12,000
HSA Contribution Limit (by Calendar Year):			
Self-Only	\$ 4,300	\$ 4,400	\$ 4,500
Family	\$ 8,550	\$ 8,750	\$ 9,000
<i>Catch up Contribution (age 55+ on December 31)</i>	\$ 1,000	\$ 1,000	\$ 1,000
DPCSA Max Aggregate Fees (by Calendar Year):			
Individual Maximum per Month	n/a	\$ 150	\$ 150
Family Maximum per Month	n/a	\$ 300	\$ 300
Excepted Benefit HRA (by Plan Year):			
Annual Benefit Limit	\$ 2,150	\$ 2,200	\$ 2,250

June 5th, 2026

WHAT'S NEW

- HSA contribution limits increase to **\$4,500 (individual)** and **\$9,000 (family)** for 2027.
- HDHP minimum deductibles rise to **\$1,750 (individual)** and **\$3,500 (family)**.
- The annual limit for **Excepted Benefit HRAs (EBHRAs)** increases to **\$2,250**.

TAKEAWAY

Employers offering HDHPs, HSAs, or Excepted Benefit HRAs should begin incorporating the 2027 indexed limits into benefit planning, employee communications, payroll systems, and open enrollment materials. While the increases are modest, they provide additional tax-advantaged savings opportunities for employees and may require plan design updates to maintain compliance.