

A Summary of Certain 2022 Health and Welfare Benefit Plan Limits

The IRS released [Rev. Proc. 2021-25](#) on May 10, 2021, containing the 2022 high deductible health plan (HDHP) and health savings account (HSA) annual limits. The U.S. Department of Health & Human Services also recently released its [Notice of Benefit and Payment Parameters for 2022](#), which include the 2022 annual limits for non-grandfathered medical plans subject to the Affordable Care Act (ACA). The limits for 2021 and 2022 are below for comparison purposes.

ACA Limits		
Item	2021	2022
Out-of-Pocket Maximum Limit ¹	Self-only: \$8,550 Family: \$17,100	Self-only: \$8,700 Family: \$17,400
Embedded Self-Only Out-of-Pocket Maximum Limit ¹	\$8,550	\$8,700

HDHP/HSA Limits		
Item	2021	2022
HDHP Minimum Deductible	Self-only: \$1,400 Family: \$2,800	Self-only: \$1,400 Family: \$2,800
Minimum Embedded Ind. Deductible (if used)	\$2,800	\$2,800
HDHP Out-of-Pocket Maximum Limit	Self-only: \$7,000 Family: \$14,000	Self-only: \$7,050 Family: \$14,100
Embedded Self-Only Out-of-Pocket Maximum Limit ¹	\$8,550	\$8,700
HSA Annual Contribution Limit	Self-only: \$3,600 Family: \$7,200	Self-only: \$3,650 Family: \$7,300
HSA Catch-up Contribution Limit (age 55 and older)	\$1,000	\$1,000

¹ This limit does not apply to plans that remain grandfathered under the ACA.

2022 Maximum Amount for Excepted Benefit HRA

IRS Rev. Proc. 2021-25 also includes the 2022 revised annual contribution limit for excepted benefit HRAs. The maximum annual HRA contribution is \$1,800 for plan years that begin in 2022. A Presidential Executive order created excepted benefit HRAs in late 2017. If it meets certain conditions, an excepted benefit HRA is exempt from the Affordable Care Act's plan design mandates, allowing an employer to offer it on a standalone basis. Excepted benefit HRAs may reimburse general medical expenses and premiums for COBRA, short-term limited duration insurance, and other excepted benefits coverage. Our earlier [Alert](#) covers excepted benefit HRAs in more detail.

Still to Come

The 2022 annual limits for health flexible spending accounts, qualified transportation benefits, and adoption assistance will appear later this year.

About the Author



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