

[24] Health Savings Accounts (HSAs): The annual cap on deductible contributions to health savings accounts (HSAs) rose in 2022 from \$3,600 to \$3,650 for self-only coverage and from \$7,200 to \$7,300 for family coverage. People born before 1968 can put in \$1,000 more (same as for 2021).

Qualifying insurance policies must limit out-of-pocket costs in 2022 to \$14,100 for family health plans (\$14,000 in 2021) and \$7,050 for people with individual coverage (\$7,000 in 2021). Minimum policy deductibles remain at \$2,800 for families and \$1,400 for individuals.

For 2023 HSA-related amounts, see [HSA Contribution Limits for 2023 Are Out](#).