

# COMPLIANCE ALERT

## IRS Issues 2027 Limits for HSAs, High-Deductible Health Plans and Excepted Benefit HRAs

June 8, 2026

### Action Required:

- Employers should ensure that their plans do not allow employees to make pre-tax contributions beyond the 2027 limits.
- Your Corporate Synergies Account Manager can assist with this process.

On May 29, 2026, the IRS issued [Revenue Procedure 2026-24](#), providing updates for the 2027 contribution and coverage limits for health savings accounts (HSAs), high-deductible health plans (HDHPs) and excepted benefit health reimbursement arrangements (EBHRAs).

All cost-of-living adjustments to the annual dollar limits currently in effect for 2026 will once again increase for 2027, with the exception of the HSA catch-up contribution for individuals ages 55 and older, which will remain at \$1,000. Additionally, the aggregate monthly fee limit for direct primary care service arrangements remains the same for 2027. These annual cost of living adjustments are determined under § 223 of the Internal Revenue Code (Code) and are effective January 1, 2027.

### What Should Employers and Plan Sponsors Do Next?

Employers and plan sponsors should ensure that their plans do not allow employees to make pre-tax contributions in excess of the new amounts for 2027. They should communicate the 2027 limits for these and the other benefit plans to their employees as part of the open enrollment process. Your Corporate Synergies Account Manager is prepared to assist your organization through this process. ■

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↓ Full Explanation Follows ↓

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## What Has Changed?

The 2027 HSA maximum contribution limit for an individual with self-only coverage will increase to \$4,500 (up from \$4,400 for 2026).

The 2027 HSA maximum contribution limit for an individual with family coverage will increase to \$9,000 (up from \$8,750 for 2026).

The IRS also clarified that the 2027 HDHP out-of-pocket maximum limits will increase. Specifically, the maximum out-of-pocket limits for HDHPs for 2027 will be \$8,700 for self-only coverage (up from \$8,500 for 2026) and \$17,400 for family coverage (up from \$17,000 for 2026).

The minimum annual deductibles for HDHPs will again increase to at least \$1,750 for self-only coverage and at least \$3,500 for family coverage.

The aggregate monthly fee limit for direct primary care service arrangements for an individual remains unchanged and cannot exceed \$150 for an individual and \$300 for more than one individual.

Finally, the maximum benefit amount for EBHRAs in 2027 will increase to \$2,250 (up from 2026's \$2,200).

Below is a chart showing the changes from 2026 to 2027:

Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans			
	2027	2026	Change
<b>HSA contribution limit</b> (employer + employee)	Self only: \$4,500 Family: \$9,000	Self only: \$4,400 Family: \$8,750	Self only: +\$100 Family: +\$250
<b>HSA catch-up contribu- tion</b>  (age 55 or older)	\$1,000	\$1,000	No change
<b>Direct Primary Care Ser- vice Arrangement</b>	Self only: \$150  Family: \$300	Self only: \$150  Family: \$300	No change
<b>HDHP minimum deducti- ble amount</b>	Self only: \$1,750 Family: \$3,500	Self only: \$1,700 Family: \$3,400	Self only: +\$50 Family: +\$100
<b>HDHP maximum out-of- pocket amount</b> (deductibles, co- payments and other amounts, but not premi- ums)	Self only: \$8,700 Family: \$17,400	Self only: \$8,500 Family: \$17,000	Self only: +\$200 Family: +\$400
<b>Excepted Benefit HRA maximum benefit</b>	\$2,250	\$2,200	+\$50

Source: IRS, Revenue Procedure 2026-24

### What Should Plan Sponsors Do Next?

Employers and plan sponsors should ensure that their plans do not allow employees to make pre-tax contributions in excess of the new amounts for 2027. They should communicate the 2027 limits for these and the other benefit plans to their employees as part of the open enrollment process. Your Corporate Synergies Account Manager is prepared to assist your organization through this process. ■

**If you have any additional questions,  
please call your Corporate Synergies  
Account Manager or 866.CSG.1719.**