

# Changes to 2024 HSA-qualified plans



Effective January 1, 2024, the IRS is raising minimum deductible levels and allowable out-of-pocket maximums for health savings account (HSA)-qualified plans. These will apply upon your 2024 contract renewal. See below for how this might affect your employees' plans.

If you have any questions, contact your Kaiser Permanente representative.

## Minimum deductible levels

	2023	2024
Self-only	\$1,500	\$1,600
Family (individual family member and family)	\$3,000	\$3,200

Kaiser Permanente will increase deductibles on 2024 HSA-qualified plans to ensure compliance. Some deductibles and out-of-pocket maximums also may increase beyond the new IRS requirements to maintain current proportionality in plan design.

Please note that the individual family member deductible is subject to the IRS minimum family deductible of \$3,200 (not the self-only minimum deductible). For embedded plans where the self-only and individual family deductibles are shared, the self-only deductible must also be at least \$3,200.

## Out-of-pocket maximum levels

	2023	2024
Self-only	\$7,500	\$8,050
Family (individual family member and family)	\$15,000	\$16,100

For 2024 nongrandfathered plans, the Affordable Care Act self-only out-of-pocket maximum of \$9,450 and family out-of-pocket maximum of \$18,900 also apply.

The IRS increase to allowable out-of-pocket maximums won't impact your employees' plans.

Your final 2024 group contract and *Evidence of Coverage* will include the correct deductible and out-of-pocket maximum amounts.

## HSA contribution limits

For 2024, the annual contribution limits for an HSA are \$4,150 for an individual with self-only coverage and \$8,300 for an individual with family coverage.