

Changes to 2023 HSA-qualified plans

Effective January 1, 2023, 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 2023 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

	2022	2023
Self-only	\$1,400	\$1,500
Family	\$2,800	\$3,000

Kaiser Permanente will increase deductibles on 2023 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.

Out-of-pocket maximum levels

	2022	2023
Self-only	\$7,050	\$7,500
Family	\$14,100	\$15,000

For 2023 nongrandfathered plans, the Affordable Care Act self-only out-of-pocket maximum of \$9,100 and family out-of-pocket maximum of \$18,200 also apply.

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

Your final 2023 group contract and *Evidence of Coverage* will include the correct deductible and out-of-pocket maximum amounts.

HSA contribution limits

For 2023, the annual contribution limits for an HSA are \$3,850 for an individual with self-only coverage and \$7,750 for an individual with family coverage.