

Changes to 2025 HSA-qualified plans

Effective January 1, 2025, 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 2025 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

	2024	2025
Self-only	\$1,600	\$1,650
Family (individual family member and family)	\$3,200	\$3,300

Kaiser Permanente will increase deductibles on 2025 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 \$3,300 (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 \$3,300.

Out-of-pocket maximum levels

	2024	2025
Self-only	\$8,050	\$8,300
Family (individual family member and family)	\$16,100	\$16,600

For 2025 nongrandfathered plans, the Affordable Care Act self-only out-of-pocket maximum of \$9,200 and family out-of-pocket maximum of \$18,400 also apply.

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

Your final 2025 group contract and *Evidence of Coverage* will include the correct deductible and out-of-pocket maximum amounts.

HSA contribution limits

For 2025, the annual contribution limits for an HSA are \$4,300 for an individual with self-only coverage and \$8,550 for an individual with family coverage.