



2018 Limits on Qualified High Deductible Health Plans and Health Savings Account Contributions

For 2018 the minimum acceptable deductible amounts for a high deductible health plan to qualify for an individual to make contributions to a Health Savings Account are:

Individual coverage	\$1,350
Family coverage	\$2,700

The maximum out of pocket limits a plan may have are:

Individual coverage	\$ 6,650
Family coverage	\$13,300

Note: "Family" coverage means self plus one or more covered dependents

The maximum allowable contributions that may be made to a Health Savings Account (HSA) are:

Individual coverage	\$3,450
Family coverage	\$6,900

Under guidelines implemented in the Patient Protection and Affordable Care Act, over-the-counter drugs may only be reimbursed if they have a prescription. If a policyholder uses an HSA to pay for items or services that aren't qualified medical expenses, the tax penalty is 20 percent of the HSA distribution.