

BENEFITS BUZZ

HSA/HDHP Limits Will Increase for 2025



On May 9, 2024, the IRS released [Revenue Procedure 2024-25](#) to provide the inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for 2025. The IRS is required to publish these limits by June 1 of each year. These limits include the following:

- The maximum HSA contribution limit;
- The minimum deductible amount for HDHPs; and
- The maximum out-of-pocket expense limit for HDHPs.

These limits vary based on whether an individual has self-only or family coverage under an HDHP.

Eligible individuals with self-only HDHP coverage will be able to contribute **\$4,300** to their HSAs in 2025, up from \$4,150 in 2024. Eligible individuals with family HDHP coverage will be able to contribute **\$8,550** to their HSAs in 2025, up from \$8,300 in 2024. Individuals aged 55 or older may make an additional \$1,000 "catch-up" contribution to their HSAs.

The minimum deductible amount for HDHPs increases to **\$1,650** for self-only coverage and **\$3,300** for family coverage in 2025 (up from \$1,600 for self-only coverage and \$3,200 for family coverage in 2024). The HDHP maximum out-of-pocket expense limit increases to **\$8,300** for self-only coverage and **\$16,600** for family coverage in 2025 (up from \$8,050 for self-only coverage and \$16,100 for family coverage in 2024).

HHS Finalizes HIPAA Privacy Changes for Reproductive Health Care

The U.S. Department of Health and Human Services (HHS) issued a [final rule](#) that strengthens the HIPAA Privacy Rule by prohibiting the disclosure of protected health information (PHI) related to lawful reproductive health care in certain situations. According to HHS, these new protections are necessary to protect access to and privacy of reproductive health care following the U.S. Supreme Court's decision in *Dobbs v. Jackson Women's Health Organization*.

The HIPAA Privacy Rule sets strict limits on the use, disclosure and protection of PHI by health care providers, health plans, health care clearinghouses and their business associates (regulated entities).

Effective **Dec. 23, 2024**, the final rule prohibits regulated entities from using or disclosing PHI for the criminal, civil or administrative investigation of (or proceeding against) any person in connection with seeking, obtaining, providing or facilitating reproductive health care **where such health care is lawful under the circumstances in which it is provided**. To implement the prohibition, when a regulated entity receives a request for PHI potentially related to reproductive health care, the regulated entity generally must obtain a signed attestation that the use or disclosure is not for a prohibited purpose.

In addition, the final rule requires entities to **revise their notice of privacy practices** to support reproductive health care privacy by **Feb. 16, 2026**.