

2023 HSA Contribution Limits

HSA Contribution Limit Matrix 2023	Spouse #1 No coverage of any kind	Spouse #1 Self-only non-HDHP coverage	Spouse #1 Self-only HDHP coverage	Spouse #1 Non-individual non-HDHP coverage	Spouse #1 Non-individual HDHP coverage
Spouse #2 No coverage of any kind	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Max HSA contribution is \$3,850 Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Max HSA contribution is \$7,750 Spouse #2: Not eligible to contribute to an HSA
Spouse #2 Self-only non-HDHP coverage	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Max HSA contribution is \$3,850 Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Max HSA contribution is \$7,750 Spouse #2: Not eligible to contribute to an HSA
Spouse #2 Self-only HDHP coverage	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Max HSA contribution is \$3,850	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Max HSA contribution is \$3,850	Spouse #1: Max HSA contribution is \$3,850 Spouse #2: Max HSA contribution is \$3,850	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA unless they are not covered by their spouse's non-HDHP coverage, in which case their max HSA contribution is \$3,850	Spouse #1 & Spouse #2: Max HSA contribution to be divided between them is \$7,750
Spouse #2 Non-individual non-HDHP coverage	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA unless they are not covered by their spouse's non-HDHP coverage, in which case their max HSA contribution is \$3,850 Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Eligible to contribute max HSA contribution of \$7,750 provided they are not covered by spouse's non-HDHP Spouse #2: Not eligible to contribute to an HSA
Spouse #2 Non-individual HDHP coverage	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Max contribution is \$7,750	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Max HSA contribution is \$7,750	Spouse #1 & Spouse #2: Max HSA contribution to be divided between them is \$7,750	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Eligible to contribute max HSA contribution of \$7,750 provided they are not covered by spouse's non-HDHP	Spouse #1 & Spouse #2: Max HSA contribution to be divided between them is \$7,750

Note: If the HSA account holder is age 55 or older an additional \$1,000 may be contributed.