

# 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
<b>Spouse #2</b> No coverage of any kind	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Not eligible to contribute to an HSA	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Not eligible to contribute to an HSA	<b>Spouse #1:</b> Max HSA contribution is \$3,650 <b>Spouse #2:</b> Not eligible to contribute to an HSA	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Not eligible to contribute to an HSA	<b>Spouse #1:</b> Max HSA contribution is \$7,750 <b>Spouse #2:</b> Not eligible to contribute to an HSA
<b>Spouse #2</b> Self-only non-HDHP coverage	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Not eligible to contribute to an HSA	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Not eligible to contribute to an HSA	<b>Spouse #1:</b> Max HSA contribution is \$3,650 <b>Spouse #2:</b> Not eligible to contribute to an HSA	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Not eligible to contribute to an HSA	<b>Spouse #1:</b> Max HSA contribution is \$7,750 <b>Spouse #2:</b> Not eligible to contribute to an HSA
<b>Spouse #2</b> Self-only HDHP coverage	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Max HSA contribution is \$3,850	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Max HSA contribution is \$3,850	<b>Spouse #1:</b> Max HSA contribution is \$3,850 <b>Spouse #2:</b> Max HSA contribution is \$3,850	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> 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	<b>Spouse #1 &amp; Spouse #2:</b> Max HSA contribution to be divided between them is \$7,750
<b>Spouse #2</b> Non-individual non-HDHP coverage	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Not eligible to contribute to an HSA	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Not eligible to contribute to an HSA	<b>Spouse #1:</b> 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 <b>Spouse #2:</b> Not eligible to contribute to an HSA	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Not eligible to contribute to an HSA	<b>Spouse #1:</b> Eligible to contribute max HSA contribution of \$7,750 provided they are not covered by spouse's non-HDHP <b>Spouse #2:</b> Not eligible to contribute to an HSA
<b>Spouse #2</b> Non-individual HDHP coverage	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Max contribution is \$7,750	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Max HSA contribution is \$7,750	<b>Spouse #1 &amp; Spouse #2:</b> Max HSA contribution to be divided between them is \$7,750	<b>Spouse #1:</b> Not eligible to contribute to an HSA <b>Spouse #2:</b> Eligible to contribute max HSA contribution of \$7,750 provided they are not covered by spouse's non-HDHP	<b>Spouse #1 &amp; Spouse #2:</b> 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.