

## HSA Contribution Limits for Married Individuals

This matrix of HSA Contribution Limits for Married Individuals shows HSA eligibility and contribution limits for married individuals taking into account the special rule that applies to married individuals. The matrix refers to the statutory HSA contribution limits that apply for calendar year (“CY”) 2021 (\$3,600 for self-only HDHP coverage and \$7,200 for family HDHP coverage) and CY 2022 (\$3,650 for self-only HDHP coverage and \$7,300 for family HDHP coverage). “Family” coverage is any coverage other than self-only coverage.

This matrix is not an exhaustive description of all HSA eligibility criteria or requirements. For example, an individual who is covered by a general-purpose health flexible spending arrangement generally is not eligible to contribute to an HSA. Thus, if Spouse 1 has self-only non-HDHP coverage and participates in a general-purpose health flexible spending arrangement that provides for reimbursement of medical expenses of Spouse 2, Spouse 2 is not eligible to contribute to an HSA.

	<b>Spouse 2: No coverage of any kind</b>	<b>Spouse 2: Self-only non-HDHP coverage</b>	<b>Spouse 2: Self-only HDHP coverage</b>	<b>Spouse 2: Family non-HDHP coverage</b>	<b>Spouse 2: Family HDHP coverage</b>
<b>Spouse 1: No coverage of any kind</b>	No HSA!  Neither S1 nor S2 is eligible to contribute to an HSA.	No HSA!  Neither S1 nor S2 is eligible to contribute to an HSA.	S2 is eligible to contribute to an HSA.  Maximum contribution is \$3,600 for CY 2021 (\$3,650 for CY 2022).  S1 is not eligible to contribute to an HSA.	No HSA!  Neither S1 nor S2 is eligible to contribute to an HSA.	S2 is eligible to contribute to an HSA.  Maximum contribution is \$7,200 for CY 2021 (\$7,300 for CY 2022).  S1 is not eligible to contribute to an HSA.
<b>Spouse 1: Self-only non-HDHP coverage</b>	No HSA!  Neither S1 nor S2 is eligible to contribute to an HSA.	No HSA!  Neither S1 nor S2 is eligible to contribute to an HSA.	S2 is eligible to contribute to an HSA.  Maximum contribution is \$3,600 for CY 2021 (\$3,650 for CY 2022).  S1 is not eligible to contribute to an HSA.	No HSA!  Neither S1 nor S2 is eligible to contribute to an HSA.	S2 is eligible to contribute to an HSA.  Maximum contribution is \$7,200 for CY 2021 (\$7,300 for CY 2022).  S1 is not eligible to contribute to an HSA.

	<b>Spouse 2: No coverage of any kind</b>	<b>Spouse 2: Self-only non-HDHP coverage</b>	<b>Spouse 2: Self-only HDHP coverage</b>	<b>Spouse 2: Family non-HDHP coverage*</b>	<b>Spouse 2: Family HDHP coverage*</b>
<b>Spouse 1: Self-only HDHP coverage</b>	<p>S1 is eligible to contribute to an HSA.</p> <p>Maximum contribution is \$3,600 for CY 2021 (\$3,650 for CY 2022).</p> <p>S2 is not eligible to contribute to an HSA.</p>	<p>S1 is eligible to contribute to an HSA.</p> <p>Maximum contribution is \$3,600 for CY 2021 (\$3,650 for CY 2022).</p> <p>S2 is not eligible to contribute to an HSA.</p>	<p>Both S1 and S2 are eligible to contribute to an HSA.</p> <p>Maximum contribution for each is \$3,600 for CY 2021 (\$3,650 for CY 2022).</p>	<p>Neither S1 nor S2 is eligible to contribute to an HSA, <i>unless</i> S1 is not covered by S2's family non-HDHP. In that case, S1 is eligible to contribute to an HSA.</p> <p>Maximum contribution is \$3,600 for CY 2021 (\$3,650 for CY 2022).</p>	<p>Both S1 and S2 are eligible and treated as having only family coverage.</p> <p>Their maximum contribution (to be divided between them) is \$7,200 for CY 2021 (\$7,300 for CY 2022).</p> <p>Special rule for married individuals applies.</p>
<b>Spouse 1: Family non-HDHP coverage</b>	<p>No HSA!</p> <p>Neither S1 nor S2 is eligible to contribute to an HSA.</p>	<p>No HSA!</p> <p>Neither S1 nor S2 is eligible to contribute to an HSA.</p>	<p>Neither S1 nor S2 is eligible to contribute to an HSA, <i>unless</i> S2 is not covered by S1's family non-HDHP. In that case, S2 is eligible to contribute to an HSA.</p> <p>Maximum contribution is \$3,600 for CY 2021 (\$3,650 for CY 2022).</p>	<p>No HSA!</p> <p>Neither S1 nor S2 is eligible to contribute to an HSA.</p>	<p>Neither S1 nor S2 is eligible to contribute to an HSA, <i>unless</i> S2 is not covered by S1's family non-HDHP. In that case, S2 is eligible to contribute to an HSA.</p> <p>Maximum contribution is \$7,200 for CY 2021 (\$7,300 for CY 2022).</p>
<b>Spouse 1: Family HDHP coverage</b>	<p>S1 is eligible to contribute to an HSA.</p> <p>Maximum contribution is \$7,200 for CY 2021 (\$7,300 for CY 2022).</p> <p>S2 is not eligible to contribute to an HSA.</p>	<p>S1 is eligible to contribute to an HSA.</p> <p>Maximum contribution is \$7,200 for CY 2021 (\$7,300 for CY 2022).</p> <p>S2 is not eligible to contribute to an HSA.</p>	<p>Both S1 and S2 are eligible and are treated as having only family coverage.</p> <p>Their maximum contribution (to be divided between them) is \$7,200 for CY 2021 (\$7,300 for CY 2022).</p> <p>Special rule for married individuals applies.</p>	<p>Neither S1 nor S2 is eligible to contribute to an HSA, <i>unless</i> S1 is not covered by S2's family non-HDHP. In that case, S1 is eligible to contribute to an HSA.</p> <p>Maximum contribution is \$7,200 for CY 2021 (\$7,300 for CY 2022).</p>	<p>Both S1 and S2 are eligible.</p> <p>Their maximum contribution (to be divided between them) is \$7,200 for CY 2021 (\$7,300 for CY 2022).</p> <p>Special Rule for married individuals applies.</p>