

# IRS 2027 Limits

## IRS Releases 2027 Limits for HSAs, Direct Primary Care Service Arrangements, and Excepted Benefit HRAs

The Amounts for 2027 as Compared to 2026	2027 Rev. Proc. 2026-24	2026 Rev. Proc. 2025-19
Annual limitation on deductions to an HSA – self-only coverage	\$4,500.00	\$4,400.00
Annual limitation on deductions to an HSA – family coverage	\$9,000.00	\$8,750.00
HDHP – self-only coverage - Annual deductible not less than:	\$1,750.00	\$1,700.00
HDHP – self-only coverage - Annual out-of-pocket expenses do not exceed:	\$8,700.00	\$8,500.00
HDHP – family coverage - Annual deductible not less than:	\$3,500.00	\$3,400.00
HDHP – family coverage - Annual out-of-pocket expenses do not exceed:	\$17,400.00	\$17,000.00
Direct Primary Care Service Arrangements - Aggregate monthly fees for a DPCSA that covers one individual cannot exceed:	\$150.00	\$150.00
Direct Primary Care Service Arrangements - Aggregate monthly fees for a DPCSA that covers more than one individual cannot exceed:	\$300.00	\$300.00
Maximum amount for excepted benefits HRA under § 54.9831-1(c)(3)(viii)	\$2,250.00	\$2,200.00

*The Internal Revenue Service released Revenue Procedure 2026-24 which provides the 2027 inflation adjusted amounts for high deductible health plans (HPHPs) and Health Savings Accounts. This Revenue Procedure provides the amounts for direct primary care service arrangements for 2027, even though these amounts are not increased for inflation until months beginning after December 31, 2026 – meaning that those amounts do not change for 2027. This Revenue Procedure also provides for the 2027 inflation adjusted amounts for excepted benefit Health Reimbursement Arrangements.*



**Progressive Benefit Solutions, LLC**