



HSA Index Figures Released for 2009

A part of the Tax Relief and Health Care Act of 2006 dealt with new rules for Health Savings Accounts (HSA).

One of the new rules involved the release of cost-of-living adjustments (COLAs) by June 1 of every year for HSAs. The release of HSA minimums and maximums earlier in the calendar year will ensure that plan sponsors and their employees have ample time to set up for the coming year. Plan design options can be weighed, and brochures and educational materials can be printed ahead of open enrollment.

The IRS has released the 2009 limits for HSAs. They are as follows:

Health Savings Account (HSA)	2008	2009
Minimum deductible amounts for the qualifying high-deductible health plan (HDHP)		
Individual coverage	\$1,100	\$1,150
Family coverage	\$2,200	\$2,300
Maximum contribution levels		
Individual coverage	\$2,900	\$3,000
Family coverage	\$5,800	\$5,950
Catch up contribution allowed for those 55 and over	\$900	\$1,000
Maximums for HDHP out-of-pocket expenses		
Individual coverage	\$5,600	\$5,800
Family Coverage	\$11,200	\$11,600

Employers can now confidently go forward with their high-deductible health plan strategies for 2009 without any last minute modifications. ■

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