

Questions and Answers... HSA Eligibility

7. What is a high-deductible health plan (HDHP)?

A high-deductible health plan, or HDHP, is a health plan that satisfies certain requirements with respect to deductibles and out-of-pocket expenses, which are adjusted annually for inflation:

Type of Coverage	Minimum Annual Deductible		Maximum Annual Out-of-Pocket Expenses	
	2023	2024	2023	2024
Individual	\$1,500	\$1,600	\$7,500	\$8,050
Family	\$3,000	\$3,200	\$15,000	\$16,100

Except for preventive care, the high-deductible health plan may not provide benefits for any year until the deductible for that year is met.

continued on next slide

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**Christine L. Keller, Gary S.
Lesser, William F. Sweetnam, Jr.**

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Health Savings Account Answer Book Christine L. Keller, Gary S. Lesser, William F. Sweetnam, Jr., 2015-06-30 Health Savings Account Answer Book answers every HSA question clarifies every HSA issue in a format that is quick and easy to use. It tells you virtually everything you have to know to profit from HSAs from how they work what they offer participants and how they can benefit employers to helping you determine how well they will fit your company or clients. In quick access Q & A format the Answer Book cuts through the hype and current confusion surrounding HSAs. Helps you accurately weigh all their pros and cons. Gives you the facts you need to make sound decisions avoid pitfalls answer employee challenges and deal effectively with healthcare vendors. Health Savings Account Answer Book answers more than 600 key questions on all aspects of HSA establishment administration and compliance including rules and penalties medical coverage contributions and deductions distributions rollovers and transfers fiduciaries filing requirements and more. For example: What are the advantages HSAs offer over the other consumer driven health plans? When is the deadline for making annual contributions? When is a mid year enrollee treated as being HSA eligible for the entire year? How are rollovers from an HRA and FSA made? How are the tax free qualified funding transfers to an HSA from an IRA or Roth IRA treated? What are the advantages to an employer of allowing employees to contribute to an HSA on a pretax basis through a cafeteria plan? How does an employer make accelerated HSA contributions? What happens if an employee fails to establish an HSA?

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