



July 2025

HSA/HDHP Limits Will Increase for 2026

The IRS released the inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for 2026. These limits vary based on whether an individual has self-only or family coverage under an HDHP. Eligible individuals with self-only HDHP coverage can contribute **\$4,400** to their HSAs for 2026, up from \$4,300 for 2025. Eligible individuals with family HDHP coverage can contribute **\$8,750** to their HSAs for 2026, up from \$8,550 for 2025. Individuals age 55 and older may make an additional \$1,000 “catch-up” contribution to their HSAs.

The minimum deductible amount for HDHPs will increase to **\$1,700** for self-only coverage and **\$3,400** for family coverage for 2026 (up from \$1,650 for self-only coverage and \$3,300 for family coverage for 2025). The HDHP maximum out-of-pocket expense limit will increase to **\$8,500** for self-only coverage and **\$17,000** for family coverage for 2026 (up from \$8,300 for self-only coverage and \$16,600 for family coverage for 2025).

Improving Your Health Care Literacy

Personal health care literacy refers to being familiar with health care basics, understanding common medical terms and navigating health care information effectively. Improving your health care literacy can help you avoid unnecessary spending, stay healthy and prevent health problems. Consider these tips to help you take charge of your health:

- **Prepare** before visiting a health care provider. List topics or concerns you want to discuss and take notes during your appointment.
- **Ask questions** and have your provider clarify or repeat any unclear details using simpler language.
- **Request health care materials** from your provider.
- **Bring a friend or loved one** to your appointment so they can help take notes or ask questions you may have missed.
- **Be cautious** about health-related information from TV, social media or the internet, as it may be incomplete or inaccurate.
- **Use technology** to manage your health. Many apps and websites offer easy-to-understand explanations and tools for managing health.

Health care literacy is essential for better managing your well-being and reducing your risk of diseases. Check with HR for health care resources that may be available in your organization.

What Is a Copayment?

Copayments, or copays, are a common form of cost sharing included with many health care plans. A copayment is a fixed amount of money you may be required to pay when you receive certain covered health care services or purchase prescription medications. With many plans, you’re financially responsible for medical costs out of pocket until you’ve met your deductible. Copayments are typically paid at the time of service or when filling a prescription. However, not all health care plans have copayments, so it’s important to read the terms and conditions of your health plan carefully.

The exact cost of copayment will vary depending on the health care plan. For example, your copay for an annual checkup with your primary care physician may be \$20, \$25 or \$30. Health insurance plans with higher premiums typically have lower copayments, whereas plans with lower premiums usually have higher copayments. If you visit the doctor frequently, you may decide that a higher-premium, low-copayment plan is best for you. On the other hand, if you don’t plan to visit the doctor regularly, a low-premium, high-copayment plan might better suit your needs.