

HSA Contribution Limits for Married Spouses

Note: This contribution chart assumes the primary HDHP account holder is not enrolled in Medicare or Medicaid.

An additional catch-up contribution of \$1,000 may be contributed if the eligible account holder is over age 55.

If both spouse 1 and spouse 2 are over 55, they may each contribute an additional \$1,000, as long as they each have their own HSA

		Spouse 1				
		No Coverage	Self-Only non-HDHP	Self-Only HDHP	Family non-HDHP	Family HDHP
Spouse 2	No Coverage	Neither person is eligible to contribute to an HSA.	Neither person is eligible to contribute to an HSA	Spouse 1 is eligible and may contribute up to the annual individual maximum , but spouse 2 is not eligible to contribute to an HSA.	Neither person is eligible to contribute to an HSA.	Spouse 1 is eligible and may contribute up to the annual family maximum , but spouse 2 is not eligible to contribute to an HSA unless he/she is covered under spouse 1's HDHP. In this case the total combined HSA contributions may not exceed the annual family maximum.
	Self-Only non-HDHP	Neither person is eligible to contribute to an HSA.	Neither person is eligible to contribute to an HSA.	Spouse 1 is eligible and may contribute up to the annual individual maximum , but spouse 2 is not eligible to contribute to an HSA.	Neither person is eligible to contribute to an HSA.	Spouse 1 is eligible and may contribute up to the annual family maximum , but spouse 2 is not eligible to contribute to an HSA.
	Self-Only HDHP	Spouse 2 is eligible and may contribute up to the annual individual maximum , but spouse 1 is not eligible to contribute to an HSA.	Spouse 2 is eligible and may contribute up to the annual individual maximum , but spouse 1 is not eligible to contribute to an HSA.	Both people are eligible to have their own HSA and each are eligible to contribute up to the annual individual maximum.	Neither is eligible to contribute unless spouse 2 is <i>not</i> covered under spouse 1's non-HDHP plan. In that case spouse 2 may contribute up to the annual individual maximum.	Both people are eligible and treated as if they have one family plan. Their total combined contributions cannot exceed the annual family maximum.
	Family non-HDHP	Neither person is eligible to contribute to an HSA.	Neither person is eligible to contribute to an HSA.	Neither is eligible to contribute unless spouse 1 is <i>not</i> covered under spouse 2's non-HDHP plan. In that case spouse 1 may contribute up to the annual individual maximum to an HSA.	Neither person is eligible to contribute to an HSA.	Spouse 1 is only eligible to contribute up to the annual family maximum if he/she is not covered under spouse 2's non-HDHP plan. Spouse 2 is not eligible to contribute to an HSA.
	Family HDHP	Spouse 2 is eligible and may contribute up to the annual family maximum , but spouse 1 is not eligible to contribute to an HSA unless he/she is covered under spouse 2's HDHP. In this case their total combined contributions cannot exceed the annual family maximum.	Spouse 2 is eligible and may contribute up to the annual family maximum , but spouse 1 is not eligible to contribute to an HSA.	Both people are eligible to contribute to an HSA but are treated as if they have one family plan. Their total combined contributions cannot exceed the annual family maximum.	Spouse 2 is only eligible to contribute up to the annual family maximum if he/she is not covered under spouse 1's non-HDHP plan. Spouse 1 is not eligible to contribute to an HSA.	Both people are eligible to contribute to an HSA but are treated as if they have one family plan. Their total combined contributions cannot exceed the annual family maximum.