

**Health savings accounts—annual inflation adjustment.**

**Headnote:**

IRS released 2010 inflation-adjusted figures for contributions to HSAs. Annual limitation on deductions for individual with self-only coverage under high deductible health plan is \$3,050; and for individual with family coverage under high deductible health plan, is \$6,150. Definitions of “high deductible health plan”, as expressed by annually-adjusted deductible and co-payment thresholds, were also adjusted.

*Reference(s):* [¶ 2235.01\(5\); Code Sec. 223;](#)

**Full Text:**

**1. Purpose**

This revenue procedure provides the 2010 inflation adjusted amounts for Health Savings Accounts (HSAs) as determined under § 223 of the Internal Revenue Code.

**2. 2010 Inflation Adjusted Items**

Annual contribution limitation. For calendar year 2010, the annual limitation on deductions under § 223(b)(2)(A) for an individual with self-only coverage under a high deductible health plan is \$3,050. For calendar year 2010, the annual limitation on deductions under § 223(b)(2)(B) for an individual with family coverage under a high deductible health plan is \$6,150.

High deductible health plan. For calendar year 2010, a “high deductible health plan” is defined under § 223(c)(2)(A) as a health plan with an annual deductible that is not less than \$1,200 for self-only coverage or \$2,400 for family coverage, and the annual out-of-pocket expenses (deductibles, co-payments, and other amounts, but not premiums) do not exceed \$5,950 for self-only coverage or \$11,900 for family coverage.

**3. Effective Date**

This revenue procedure is effective for calendar year 2010.

**4. Drafting Information**

The principal author of this revenue procedure is Christina M. Glendening of the Office of Associate Chief Counsel (Income Tax & Accounting). For further information regarding § 223 and HSAs, contact Leslie Paul at (202) 622-6080 (not a toll free call). For further information regarding the calculation of the inflation adjustments in this revenue procedure, contact Ms. Glendening at (202) 622-4920 (not a toll free call).