

# 2022 HSA Contribution Rules

## For Married Couples

### Spouse 1\*

Spouse 2*		No Coverage	Self-Only non-HDHP	Self-Only HDHP	Family non-HDHP	Family HDHP
	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 \$3,650 <sup>1</sup> , 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 \$7,300 <sup>1</sup> , 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 maximum combined contribution of \$7,300 <sup>2</sup> must be divided between them based on agreement. <sup>3</sup>
	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 \$3,650 <sup>1</sup> , 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 \$7,300 <sup>1</sup> , but Spouse 2 is not eligible to contribute to an HSA.
	Self-Only HDHP	Spouse 2 is eligible and may contribute up to \$3,650 <sup>1</sup> but Spouse 1 is not eligible to contribute to an HSA.	Spouse 2 is eligible and may contribute up to \$3,650 <sup>1</sup> but Spouse 1 is not eligible to contribute to an HSA.	Both people are eligible to have their own HSA and the maximum that can be contributed to each HSA is \$3,650 <sup>2</sup> .	Neither is eligible to contribute unless Spouse 2 is not covered under Spouse 1's non-HDHP plan. In that case Spouse 2 may contribute up to \$3,650 <sup>1</sup> to an HSA.	Both people are eligible and treated as if they have family coverage. Their maximum combined contribution of \$7,300 <sup>2</sup> must be divided between them based on agreement. <sup>3</sup>
	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 not covered under Spouse 2's non-HDHP plan. In that case Spouse 1 may contribute up to \$3,650 <sup>1</sup> to an HSA.	Neither person is eligible to contribute to an HSA.	Spouse 1 is only eligible to contribute up to \$7,300 <sup>1</sup> 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 \$7,300 <sup>1</sup> , but Spouse 1 is not eligible to contribute to an HSA unless he/she is covered under Spouse 2's HDHP. In this case the maximum combined contribution of \$7,300 <sup>2</sup> must be divided between them based on agreement. <sup>3</sup>	Spouse 2 is eligible and may contribute up to \$7,300 <sup>1</sup> , but Spouse 1 is not eligible to contribute to an HSA.	Both people are eligible and treated as if they have family coverage. Their maximum combined contribution of \$7,300 <sup>2</sup> must be divided between them based on agreement. <sup>3</sup>	Spouse 2 is only eligible to contribute up to \$7,300 <sup>1</sup> 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 and treated as if they have family coverage. Their maximum combined contribution of \$7,300 <sup>2</sup> must be divided between them based on agreement. <sup>3</sup>

Note: This contribution chart assumes neither spouse is enrolled in any part of Medicare or Medicaid.

\*Revenue Ruling 2013-17, 2013-38 IRB. The IRS has ruled that same-sex couples who were legally married in a jurisdiction that recognizes same-sex marriages will be treated as married for all federal tax purposes, even if the couple lives in a jurisdiction that does not recognize the validity of same-sex marriages. For federal tax purposes, the terms "spouse", "husband and wife", "husband", and "wife" include an individual married to a person of the same sex if the individuals are lawfully married under state law, but that such terms do not include individuals who have entered into a registered domestic partnership, civil union, or similar formal relationship recognized under state law that is not denominated as a marriage under that state law.

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

2 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.

3 See IRS Notice 2008-59, Q&A #17.

•An HDHP is an HSA-qualified high deductible health plan, with minimum annual deductibles and annual out-of-pocket maximums, as defined and indexed annually by US Treasury Department.

•Family HDHP coverage is any level of coverage other than self-only coverage. Family coverage does not have to include the other spouse.

•Individuals who are eligible for a partial year and plan to contribute the annual maximum must remain eligible for the following calendar year to avoid additional taxes and penalties.

•Regardless of the applicable HSA contribution scenario (above), HSA funds may always be spent to pay for qualified medical expenses for the accountholder, spouse and federal tax dependents.