

2023 Health and Welfare Benefit Plan Limits

Type of Plan/Limit		2023	2022	2021
HSA Contribution Limits	Self-Only	\$3,850	\$3,650	\$3,600
	Family	\$7,750	\$7,300	\$7,200
HSA Catch-up Contribution	Age 55 or Older	\$1,000	\$1,000	\$1,000
HDHP Minimum Deductibles	Self-Only	\$1,500	\$1,400	\$1,400
	Family	\$3,000	\$2,800	\$2,800
HDHP Maximum Out-of-Pocket Expense Limits	Self-Only	\$7,500	\$7,050	\$7,000
	Family	\$15,000	\$14,100	\$14,000
ACA Maximum Out-of-Pocket Expense Limits	Self-Only	\$9,100	\$8,700	\$8,550
	Family	\$18,200	\$17,400	\$17,100
Health FSA Employee Contribution		\$3,050	\$2,850	\$2,750
Health FSA Carryover		\$610	\$570	\$550
Dependent Care Spending Account		\$5,000	\$5,000	\$10,500
Transportation Fringe Benefits (Parking/Transit Pass)		\$300	\$280	\$270
Educational Assistance Program		\$5,250	\$5,250	\$5,250
Adoption Assistance Program		\$15,950	\$14,890	\$14,440
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)		\$5,850 (\$11,000 for family coverage)	\$5,450 (\$11,050 for family coverage)	\$5,300 (\$10,700 for family coverage)
Excepted Benefit HRA		\$1,950	\$1,800	\$1,800

ACA Section 4980H Compliance

ACA § 4980H Compliance	2023	2022	2021
ACA Affordability Percentage	9.12%	9.61%	9.83%
Section 4980H(a) Penalty	\$2,880	\$2,750	\$2,700
Section 4980(b) Penalty	\$4,320	\$4,120	\$4,060
Failure to Furnish/File Penalty - IRS	\$290	\$280	\$280
Failure to File Penalty - FTB	\$50	\$50	\$50
CA Minimum Wage	\$15.50	\$15	\$14
Federal Poverty Level (48 states/DC)	\$14,580	\$13,590	\$12,880

This is only a brief summary of certain terms of federal and state law. It does not constitute legal advice. Employers should consult legal counsel concerning implementation of the provisions referenced in this chart.

© 2023 Marilyn A. Monahan. All rights reserved.