

HSA Checklist

Health Savings Accounts | Reviewed October 2026

2026 limits

	Self-only	Family
Maximum contribution	\$4,400	\$8,750
Extra at 55 or older	\$1,000	\$1,000 each spouse, own HSA
Plan minimum deductible	\$1,700	\$3,400
Plan max deductible + out-of-pocket	\$8,500	\$17,000

Employer contributions count toward your limit.

Am I eligible?

- ☐ Covered by a qualifying **high-deductible plan** on the first day of the month.
- ☐ No other disqualifying coverage (a general-purpose health FSA usually blocks contributions).
- ☐ **Not enrolled in Medicare**, and not claimable as someone's dependent.

My numbers

My coverage type (self-only or family): _____

Contributions so far this year: \$ _____

Employer contributions: \$ _____

Room left under my limit: \$ _____

Before Medicare

☐ I know the date I plan to apply for Medicare.

☐ I will stop HSA contributions about 6 months before applying.

Questions for my tax preparer

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: IRS Revenue Procedure 2025-19, IRS Publication 969, draft Form 8889 instructions.