

Health Plan Out-of-Pocket Maximums

	HSA High Deductible Health Plan Limits for Maximum Out-of-Pocket (OOP)	Affordable Care Act (ACA) Limits for Maximum Out-of-Pocket (OOP)
What is included	All in network coverage	All in network coverage that is Essential Health Benefits
2014 OOP Limit	\$6,350 single and \$12,700 family	\$6,350 single and \$12,700 family
2015 OOP Limit	\$6,450 single and \$12,900 family	\$6,600 single and \$13,200 family
Method of Annual Adjustments	Inflation adjusted amounts for HSAs as determined under § 223 of the Code. Usually announced in April by Revenue Procedure.	Estimated premium adjustment percentage. Published annually in the HHS notice of benefit and payment parameters.
Grandfather Status Impact	No	Yes, if grandfather, the ACA limits do not apply