

Can Spouses With Self-Only HDHP Coverage Share Their HSA Contribution Limits?

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QUESTION: An employee with self-only coverage under our company's high-deductible health plan (HDHP) has asked whether she can contribute more than the self-only contribution limit to her HSA this year because her spouse, who also has self-only coverage and an HSA, will not be making an HSA contribution. Is this permissible?

ANSWER: To answer your question, we need to first provide some background. There are two HSA contribution limits: one for individuals with self-only HDHP coverage (\$4,300 for 2025) and another for individuals with family HDHP coverage, i.e., any coverage other than self-only (\$8,550 for 2025). When at least one spouse has family coverage and both spouses are HSA-eligible, a special rule for married individuals requires the spouses to share the higher limit—either spouse's HSA may receive contributions up to the family maximum, but their combined contributions cannot exceed the family maximum. (The HSA rules do not allow married couples to maintain a joint HSA; HSAs are individual accounts.) Spouses who are at least age 55 by the end of the year can also make an additional "catch-up" contribution to their own HSAs of up to \$1,000. Catch-up contributions cannot be shared.

In the situation you are describing, neither spouse has family coverage, so the special rule for married individuals does not apply. Thus, contributions to each spouse's HSA will be subject to the limit for persons with self-only coverage (including catch-up contributions of up to \$1,000, if the spouse meets the age requirement). One spouse cannot increase the other spouse's maximum HSA contributions by contributing less. This does not mean that the spouses cannot contribute to each other's HSAs—anyone can contribute to another individual's HSA. However, one spouse's contribution limit cannot be increased by the unused portion of the other spouse's limit.

If spouses with self-only coverage each maintain HSAs and contribute the maximum, their aggregate contributions will not be much different than the maximum under the special rule for married individuals. In 2025, twice the self-only limit is slightly more than the family limit (\$8,600 versus \$8,550). What is lost is the flexibility to place a disproportionate amount of the contribution into the HSA of one spouse. Married couples wishing to maximize their aggregate contribution will need to (1) maintain two HSAs, and (2) maximize their contributions to each HSA. Loss of the flexibility to make disproportionate contributions to one spouse's HSA is something for married couples to consider when deciding whether to elect self-only HDHP coverage from their respective employers or family HDHP coverage from one employer. Of course, this decision will also be influenced by other factors, such as premium costs, provider networks, deductible and other cost-sharing amounts, and any spousal surcharges.

For more information about the limits on HSA contributions, see EBIA's Consumer-Driven Health Care manual at Sections XII.C ("HSA Contribution Limit for Self-Only HDHP Coverage"), XII.E.4 ("Calculating the HSA Limit When Neither Spouse Has Family Coverage"), and XII.F ("Matrix of HSA Contribution Limits").

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