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Health Savings Account Contributions: By the Numbers

A health savings account (HSA) is a tax-advantaged account that eligible individuals can use to save and pay for qualified medical expenses. Eligibility to contribute to an HSA is generally associated with enrollment in a high-deductible health plan (HDHP). An HSA is a trust or custodial account and not health insurance.

HSAs have several tax advantages: individual contributions are tax deductible when not made through a cafeteria plan; employer contributions and individual contributions made through a cafeteria plan are excluded from taxable income and payroll taxes; earnings on invested account balances are tax exempt; and withdrawals are not taxed if used for qualified medical expenses. For more information, see CRS Report R45277, *Health Savings Accounts (HSAs)*.

This In Focus examines Internal Revenue Service (IRS) tax return data on HSA contributions to assess how HSA contribution amounts vary by source and adjusted gross income (AGI). These trends may inform congressional consideration of proposals to modify HSA eligibility, contribution limits, or the tax treatment of contributions.

These data are available at the tax return level: a return can represent one or multiple individuals if the return is filed jointly with a spouse or includes dependents. A tax return can also represent contributions to more than one HSA (e.g., married individuals filing jointly both have HSAs). In the following analyses, average contributions are calculated by dividing total contribution amounts by the number of tax returns. Employer contributions are both direct employer contributions and employee pretax contributions made through a cafeteria plan. Individual contributions are those made by an individual outside of employer involvement. These contributions are not mutually exclusive; a single tax return may report both contribution types. These data predate recent changes in the Fiscal Year 2025 Budget Reconciliation Law (P.L. 119-21) that expanded the types of plans that can be paired with an HSA.

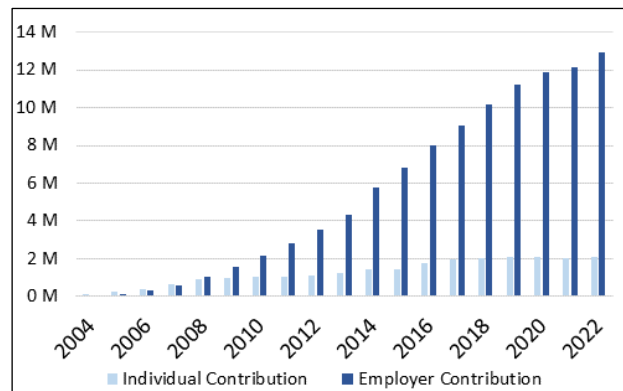
Overview of HSA Contributions

Eligible individuals may make direct contributions to their own HSAs, and employers, family members, and other individuals may make contributions to an individual's HSA on the individual's behalf. The total amount that an eligible individual may contribute to his or her HSA is capped. In 2026, the maximum annual contribution is \$4,400 for self-only coverage and \$8,750 for family coverage, which are indexed for inflation. In addition, account holders who are at least 55 years of age may contribute a catch-up contribution of \$1,000 each year.

Employer Contributions Drive Most HSA Growth

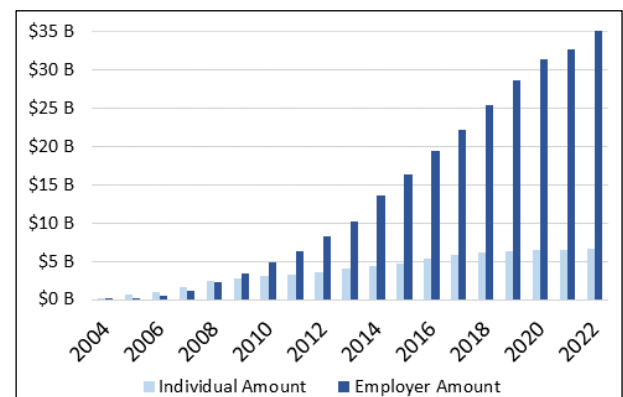
Since 2004, the number of tax returns reporting HSA contributions has increased substantially, with employer contributions accounting for much of this growth (see **Figure 1**). In 2022, of the 161.3 million total tax returns filed, about 12.9 million (8%) tax returns reported employer contributions, compared to about 2.1 million (1%) with individual contributions. Over time, HSA contributions have been increasingly associated with employer contributions. Therefore, policy changes affecting HSA contributions may have broader effects on HSAs tied to employment.

Figure 1. Number of Tax Returns Reporting Employer and Individual Contributions, Tax Years 2004-2022



Source: CRS analysis of IRS Statistics of Income (SOI) data.
Notes: M = million.

Figure 2. Annual Total Contribution Amounts, Tax Years 2004-2022



Source: CRS analysis of IRS Statistics of Income (SOI) data.
Notes: Not adjusted for inflation. B = billion.

Growth in HSA Contribution Dollar Amounts

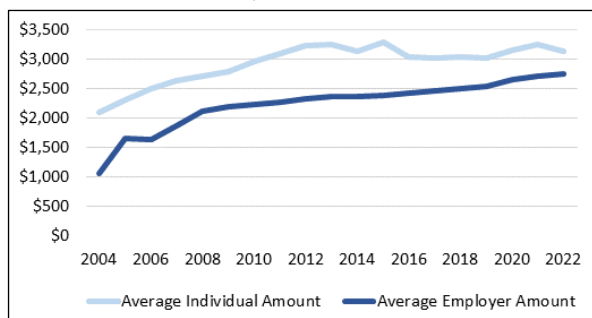
From 2004 to 2022, HSA contributions in aggregate totaled \$337.4 billion. Annual employer contributions increased sharply, from \$17.6 million to \$35.5 billion, compared with

annual individual contributions, which increased as well, going from \$207.8 million to \$6.6 billion (Figure 2).

Increasing Average Employer Contributions

From 2004 to 2022, the average individual contribution amount has consistently exceeded the average employer contribution amount, even as the number of tax returns with employer contributions increased more substantially. In 2022, the average employer contribution was \$2,747 and the average individual contribution was \$3,129 (see Figure 3). However, the difference has narrowed over time, from \$1,038 to \$383. The growth in average employer contributions, combined with the larger number of tax returns reporting employer contributions, indicates that employer-related funding has become an increasingly prominent component of overall HSA financing.

Figure 3. Average Employer and Individual Contribution Amounts, Tax Years 2004-2022

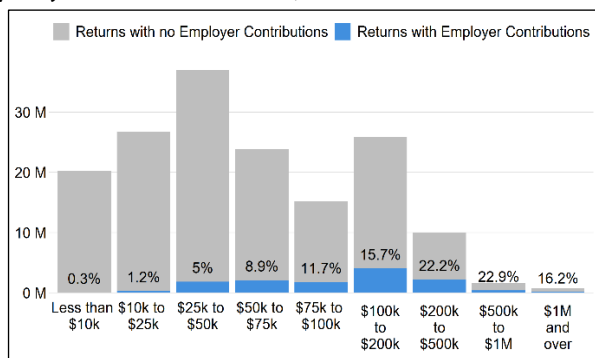


Source: CRS analysis of IRS Statistics of Income (SOI) data.
Notes: Not adjusted for inflation. Averages are at the return level.

HSA Contributions by AGI

In 2022, the AGI group with the largest number of tax returns was \$25,000-\$49,999, and the AGI group with the largest number of returns reporting employer contributions was \$100,000-\$199,999. Figure 4 shows that the percentage of returns reporting employer HSA contributions generally increased with AGI, from 0.3% among returns under \$10,000 AGI to over 20% among returns in the \$200,000-\$1,000,000 AGI groups.

Figure 4. Number of Returns with HSA Contributions, by Adjusted Gross Income, Tax Year 2022

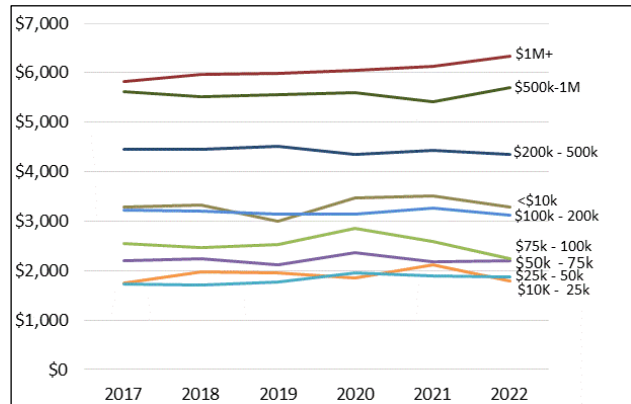


Source: CRS analysis of IRS Statistics of Income (SOI) data.
Notes: K = thousand; M = million. Numerical ranges reflect values up to, but not including, the upper bound. Percentages reflect returns with employer contributions relative to total returns in the group.

HSA Contribution Amounts by AGI

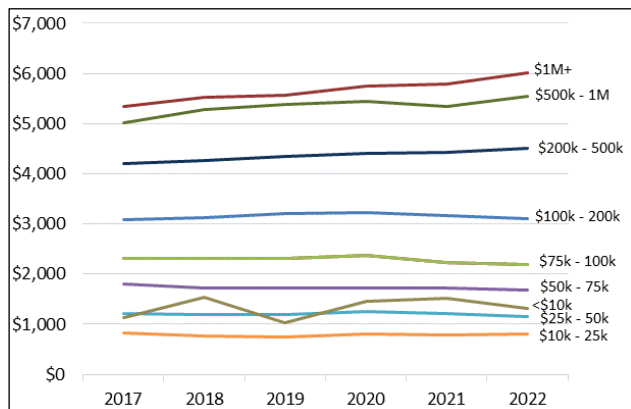
Higher AGI groups tend to report greater average employer and individual contribution amounts (Figure 5, Figure 6). In 2022, average individual contributions ranged from \$1,790 for the \$10,000-\$24,999 AGI group to \$6,339 for the \$1 million or more AGI group, and average employer contributions ranged from \$798 for the \$10,000-\$24,999 AGI group to \$6,004 for the \$1 million or more AGI group.

Figure 5. Average Individual Contribution Amount, by Adjusted Gross Income, Tax Years 2017-2022



Source: CRS analysis of IRS Statistics of Income (SOI) data.
Notes: Not adjusted for inflation. K = thousand; M = million. Numerical ranges reflect values up to, but not including, the upper bound. Averages are at the return level.

Figure 6. Average Employer Contribution Amount, by Adjusted Gross Income, Tax Years 2017-2022



Source: CRS analysis of IRS Statistics of Income (SOI) data.
Notes: Not adjusted for inflation. K = thousand; M = million. Numerical ranges reflect values up to, but not including, the upper bound. Averages are at the return level.

Trends in Average Contribution Amounts

From 2017 to 2022, the difference in average contribution generally increased between higher and lower AGI groups. For most AGI groups below \$200,000, average employer contributions were flat or slightly decreased, and increased for AGI groups at \$200,000 and above. These trends may indicate that growth in average employer contributions has been more concentrated among higher-income individuals. Average individual contributions showed more annual fluctuation relative to average employer contributions, with the largest increases occurring in the highest income group.

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