



## **2025 ACA By-the-Numbers**

As of the first day of a health plan's 2025 plan year, the following limitations apply:

### **Standard Plan In-Network Out-of-Pocket Maximums**

- **\$9,200** for self-only (employee-only) coverage
- **\$18,400** for other than self-only coverage
- Over these thresholds, employers must pay 100% of the benefits covered by the plan.

### **HSA Annual Contribution Limits**

- **\$4,300** for individual with self-only (employee-only) HDHP coverage
- **\$8,550** for individuals with other than self-only coverage HDHP coverage

### **High Deductible Health Plan Minimum Annual Deductibles**

- **\$1,650** for self-only (employee-only) HDHP coverage
- **\$3,300** for other than self-only HDHP coverage
- (Other than preventive, all services must be paid by employee until above thresholds are met, before the plan begins to pay for services.)

### **High Deductible Health Plan Out-of-Pocket Maximums**

- **\$8,300** for self-only (employee-only) HDHP coverage
- **\$16,600** for other than self-only HDHP coverage
- (Other than preventive, all services must be paid by employee until above thresholds are met, then employers must pay 100% of the benefits covered by the plan.)

### **Employer-Shared Responsibility Penalties**

- **\$2,900** per employee (for all employees combined) if qualifying coverage is not offered to 95% of the employer's employees working 30 or more hours per week
- **\$4,350** per each employee for whom the employer-offered coverage is deemed unaffordable

### **Affordability Safe Harbors**

- **9.02%** - Employee cost-share for employer-offered coverage must be less than 9.02% of one of the ACA safe harbor amounts (federal poverty level, W-2 salary or hourly rate of pay) for cost-share to be deemed affordable.
- **\$15,060** – Federal Poverty Level (FPL) Safe Harbor Amount

MedBen 2024/2025– This document is provided for informational purposes only. Outcomes may differ by employer. The information provided is intended to provide general information only, does not constitute legal counsel or advice, does not create a lawyer-client relationship, and cannot be used or substituted for legal or tax advice.