**HSA Eligibility 2023**

Any employee can enroll in the High Deductible Health Plan (HDHP). However, the IRS has restrictions on who can open a Health Savings Account (HSA).

As the employee, you are eligible to open an HSA if:

* You are enrolled in the HDHP plan.
* You are not *enrolled* in any part of Medicare.
* You cannot be claimed as a dependent on someone else’s tax return.
* You are not covered by any other non-HDHP insurance, which includes
  + VA coverage
  + Tri-Care
  + Spouse’s employer plan that is non-HDHP
  + Spouse’s HRA, including OPERS Retiree HRA
  + Medicaid or other government provided coverage, i.e. Molina…
  + Medical Reimbursement FSA/125/Flex plan, including spouse’s FSA
    - You *may* have a Limited FSA (dental and vision only)
    - Any roll over amount must be rolled to a Limited FSA
    - Any grace period must expire before opening an HSA account
* If you qualify for the H.S.A. you may enroll your spouse and/or children *whether or not* they have non-HDHP coverage (i.e. a PPO plan).

MEDICARE:

* If you are eligible for Medicare, but you do not enroll in any part, including Part A, you can continue to contribute to the H.S.A. account.
* Part A is normally enrolled automatically at age 65. If you DECLINE Part A, you may continue contributions. If you do NOT DECLINE, whether or not you enroll in Part B or any other part of Medicare, you will be INELIGIBLE to continue making contributions to your H.S.A. account.
* If you waive Medicare but then are enrolled with a RETROACTIVE date, any contributions after the retroactive effective date will be taxable.

DUAL COVERAGE:

You as the employee can have dual coverage (coverage through the district’s plan and through a spouse’s employer plan) *only* if the spouse’s plan is also an IRS qualified HDHP. However, if you have two family HDHP plans with HSAs, you can only contribute the family maximum between the two plans. The IRS does not allow each spouse to contribute the full family maximum; the maximum contribution between all the HSA accounts can only be the maximum family amount allowed for the calendar year, plus any allowed catch up amount.

**MAXIMUM CONTRIBUTIONS**

2023 Calendar Year 2022 Calendar Year

Single $3,850 Single $3,650

Family $7,750 Family $7,300

Age 55+ Catch Up Amount $1,000 Age 55+ Catch Up Amount $1,000