

## 2021 Health Plans – ACA by the Numbers

As of the first day of a health plan's 2021 plan year, the following limitations apply:

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

- **\$8,550** for self-only (employee-only) coverage
- **\$17,100** for other than self-only coverage
- Over these thresholds, employers must pay 100% of the benefits covered by the plan.

### HSA Contribution Limits

- **\$3,600** for individual with self-only (employee-only) HDHP coverage
- **\$7,200** for individuals with other than self-only coverage HDHP coverage

### High Deductible Health Plan Minimum Annual Deductibles

- **\$1,400** for self-only (employee-only) HDHP coverage
- **\$2,800** 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

- **\$7,000** for self-only (employee-only) HDHP coverage
- **\$14,000** 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

- **\$2,700** 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
- **\$4,060** per each employee for whom the employer-offered coverage is deemed unaffordable

### Affordability Safe Harbors

- **9.83%** - Employee cost-share for employer-offered coverage must be less than 9.83% 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.
- **\$12,760** – Federal Poverty Level (FPL) Safe Harbor Amount

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