

HSA Married Couple Comparison Grid

	Husband: No coverage of any kind	Husband: Self-only non-HDHP coverage	Husband: Self-only HDHP coverage	Husband: Family non-HDHP coverage	Husband: Family HDHP coverage
Wife: No coverage of any kind	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	H is an eligible individual and may contribute to an HSA; maximum contribution is the Single Maximum set by IRS. W is not an eligible individual and may not contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	H is an eligible individual and may contribute to an HSA; maximum contribution is the Family Maximum set by IRS. W is not an eligible individual and may not contribute to an HSA.
Wife: Self-only non-HDHP coverage	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	H is an eligible individual and may contribute to an HSA; maximum contribution is Single Maximum set by IRS. W is not an eligible individual and may not contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	H is an eligible individual and may contribute to an HSA; maximum contribution is Family Maximum set by IRS. W is not an eligible individual and may not contribute to an HSA.
Wife: Self-only HDHP coverage	W is an eligible individual and may contribute to an HSA; the maximum contribution is Single Maximum set by IRS. H is not an eligible individual and may not contribute to an HSA.	W is an eligible individual and may contribute to an HSA; the maximum contribution Single Maximum set by IRS. H is not an eligible individual and may not contribute to an HSA.	Both H and W are eligible individuals and each may contribute to an HSA; maximum contribution for each is Single Maximum set by IRS.	No HSA! Neither H nor W is an eligible individual and neither may contribute to an HSA.	Both H and W are eligible individuals and are treated as having only family coverage. The maximum combined contribution by H and W is Family Maximum set by IRS, to be divided between them or by agreement.
Wife: Family non-HDHP coverage	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.
Wife: Family HDHP coverage	W is an eligible individual and may contribute to an HSA; maximum contribution Family Maximum set by IRS. H is not an eligible individual and may not contribute to an HSA.	W is an eligible individual and may contribute to an HSA; maximum contribution is Family Maximum set by IRS. H is not an eligible individual and may not contribute to an HSA.	Both H and W are eligible individuals and are treated as having only family coverage. The maximum combined contribution by H and W is Family Maximum set by IRS, to be divided between them by agreement.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	Both H and W are eligible individuals and are treated as having family coverage with the lowest annual deductible. The maximum combined contribution by H and W is Family Maximum set by IRS, to be divided between them by agreement.