



Increase to San Francisco Health Care Ordinance Spending Requirement; 2012 Limits for Health Savings Account

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San Francisco Health Care Ordinance Update

Last week the City of San Francisco released the *San Francisco Health Care Security Ordinance* Health Care Expenditure rates for 2012. These rates determine the minimum amount medium- and large-sized employers must spend on healthcare for their employees working in San Francisco.

Business Size	2011	2012
Large (100+ employees)	\$2.06/hour	\$2.20/hour
Medium (20-99 employees)	\$1.37/hour	\$1.46/hour

2012 Limits for Health Savings Accounts

The 2012 contribution limits for Health Savings Accounts have been released by the Internal Revenue Service. Simultaneously, the IRS defined the maximum deductibles for HSA-qualified Consumer Directed Health Plans as well as the out-of-pocket maximums for individual and family plans. The maximum CDHP deductibles will not change.

Maximum Dollar Limit	2011	2012
Individual HSA Contribution	\$3,050	\$3,100
Family HSA Contribution	\$6,150	\$6,250
Individual CDHP Deductible	\$1,200	\$1,200
Family CDHP Deductible	\$2,400	\$2,400
Individual Out-of-Pocket Limit	\$5,950	\$6,050
Family Out-of-Pocket Limit	\$11,900	\$12,100



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