



THE WAGNER
LAW GROUP

LAW ALERT
January 5, 2023



2024 ACA Out-of-Pocket Limits

The U.S. Department of Health and Human Services (HHS) has announced the inflation-adjusted maximum out-of-pocket (OOP) limits that will apply to non-grandfathered plans for plan years beginning in 2024. The OOP limit includes the plan's deductible and cost sharing for essential health benefits (EHBs) under the Affordable Care Act (ACA).

OOP Limits. In general, the ACA requires non-grandfathered plans to apply an embedded OOP limit for everyone enrolled in coverage. Each enrollee must have his or her own individual OOP limit on EHBs that is not higher than the maximum self-only OOP limit. For example, if an individual enrolled under family coverage reaches the applicable ACA OOP limit for self-only coverage, that individual cannot incur additional OOP costs for EHBs, even if the family OOP limit has not been met.

For 2024, the ACA OOP limit for self-only coverage will be \$9,450 (up from the current 2023 limit of \$9,100), and \$18,900 for family coverage (up from the current 2023 limit of \$18,200).

HHS's announcement can be found at:
<https://www.cms.gov/files/document/2024-papi-parameters-guidance-2022-12-12.pdf>

The Wagner Law Group

The Wagner Law Group is a nationally recognized practice in the areas of ERISA, employee benefits and executive compensation, employment, labor & human resources, investment management, bankruptcy and restructuring, HIPAA, privacy & security, expert witness, mergers & acquisitions, legislative, regulatory & policy services, tax exempt organizations, trusts & estates, probate, litigation, independent fiduciary services, family law and Union Members Estate Planning.

Celebrating its 25th anniversary, The Wagner Law Group continues to be dedicated to the highest standards of integrity, excellence and thought leadership, and is considered to be the nation's preeminent ERISA and employee benefits law firm. Now with 46 attorneys in 12 offices, it provides unparalleled legal advice to its clients, including large, small and nonprofit corporations as well as individuals and government entities nationwide and in

several foreign countries. The firm's attorneys combine decades of experience in their fields of practice and include those who are AV-rated by Martindale-Hubbell and have been annually named to prestigious Super Lawyers and Best Lawyers® lists. The Wagner Law Group is recognized by U.S. News and World Report as a Tier 1 National Best Law Firm in the areas of ERISA and employee benefits and has the largest number nationwide of Fellows of the American College of Employee Benefits Counsel, an invitation-only organization of nationally recognized employee benefits lawyers. It is certified as a woman-owned and operated business by the Women's Business Enterprise National Council and is listed among the largest woman-owned businesses in Massachusetts by the Boston Business Journal.



Super Lawyers®



Gold Medal Winner
ERISA LAW FIRM

THE WAGNER LAW GROUP 2023
RECOGNIZED BY
Best Lawyers®



The Wagner Law Group
Integrity | Excellence

Boston
Washington, D.C.
New York
St. Louis
Chicago
San Diego
San Francisco
Los Angeles
Lincoln, MA
Tampa
Boynton Beach
Cedar Rapids, IA

wagnerlawgroup.com

This document is protected by copyright. Portions of this document may be reproduced with attribution to The Wagner Law Group. This document is provided for informational purposes only by The Wagner Law Group to clients and others who may be interested in the subject matter, and may not be relied upon as specific legal advice. This material is not to be construed as legal advice or legal opinions on specific facts. Under the Rules of the Supreme Judicial Court of Massachusetts, this material may be considered advertising.

www.wagnerlawgroup.com

The Wagner Law Group | 125 High Street, Oliver Street Tower, 5th Floor, Boston, MA 02110

Unsubscribe_newsletter@wagnerlawgroup.com

[Update Profile](#) | [Constant Contact Data Notice](#)

Sent by newsletter@wagnerlawgroup.com powered by



Try email marketing for free today!