What is a High Deductible Health Plan (HDHP)?

- An HDHP is a health plan that satisfies certain requirements with respect to deductibles and out-of-pocket expenses.

- In 2012, for self-only coverage, an HDHP has an annual deductible of at least $1,200 and annual out-of-pocket expenses (deductibles, co-payments and other amounts, but not premiums) not exceeding $5,950 (as indexed).

- For family coverage in 2012, an HDHP has an annual deductible of at least $2,400 and annual out-of-pocket expenses not exceeding $12,100. HDHP qualifying deductibles and annual out-of-pocket-expenses are indexed for inflation on an annual basis.

- Visit www.treas.gov and click on “Health Savings Accounts” for updates.