The IRS has released Notice 2020-15 stating that if a high deductible health plan covers COVID-19 testing and treatment even though the deductible has not been met, the coverage for testing and treatment will not disqualify the insured’s tax deductible contributions to a Health Saving Account (HSA).

In order to be eligible to make tax-deductible contributions to an HSA, the individual can only be covered by a high deductible health plan. IRS Notice 2020-15 provides that the high deductible health plan’s status would not be jeopardized if it covers COVID-19 testing and treatment, and therefore, the tax-deductible status of contributions to an HSA would not be threatened as a result of such benefit coverage.

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