

HSA STATE TAX HANDOUT



Did you know that individual states handle the taxing of HSA contributions differently? While HSAs are federal benefits, states are allowed to dictate whether or not they tax contributions. The below charts identify the states that tax HSA contributions and those that do not.

States that do NOT tax HSA contributions			
Alabama	Alaska	Arizona	Arkansas
Colorado	Connecticut	Delaware	Florida
Georgia	Hawaii	Idaho	Illinois
Indiana	Iowa	Kansas	Kentucky
Louisiana	Maine	Maryland	Massachusetts
Michigan	Minnesota	Mississippi	Missouri
Montana	Nebraska	Nevada	New Hampshire*
New Mexico	New York	North Carolina	North Dakota
Ohio	Oklahoma	Oregon	Pennsylvania
Rhode Island	South Carolina	South Dakota	Tennessee*
Texas	Utah	Vermont	Virginia
Washington	West Virginia	Wisconsin	Wyoming

*While New Hampshire and Tennessee do not tax HSA contributions, they DO tax HSA earnings.

States that DO tax HSA contributions	
California	New Jersey