

Can Business Owners Contribute to Their Own HSAs?

<i>Owners of this type of company...</i>
C-Corporation
Can contribute pre-tax to their HSA account.
S-Corporation / Partner / LLC
Cannot make pre-tax contributions to their HSA account. Contributions can be made to their accounts with after-tax dollars and taken as an above-the-line deduction on their taxes. HSA contributions benefiting owners are not deductible by the business but flow through to the owner.

HSA contributions and health insurance payments for employees are usually deductible expenses for most businesses. Below is a guide pertaining to the different rules applying to HAS contributions and health insurance payments made on behalf of small business owners.

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