



# HSA Funds Can Now Pay for Direct Primary Care: New Law Opens Door to Tax-Free Healthcare Savings

*Historic legislation allows Americans to use HSA funds for DPC memberships starting in 2026, combining both worlds for affordable, personalized healthcare.*

FORT COLLINS, CO, UNITED STATES, July 30, 2025 /EINPresswire.com/ -- Americans can now combine Health Savings Accounts with [Direct Primary Care](#) memberships for the first time, thanks to groundbreaking healthcare legislation that takes effect January 2026.



We're seeing a fundamental shift toward more consumer-friendly healthcare, and we're here to help people take full advantage of every opportunity"

*Wiley Long*

The One Big Beautiful Bill officially recognizes Direct Primary Care as an HSA-eligible expense. This allows individuals to pay up to \$150 monthly for DPC memberships using tax-free HSA funds, while families can use up to \$300 monthly.

This historic change eliminates a longstanding barrier that prevented millions of Americans from accessing affordable, personalized primary care through their HSA dollars.

## Breaking Down Healthcare Barriers

For years, the IRS treated DPC memberships as health insurance coverage, prohibiting HSA holders from enrolling. This classification has never made sense to healthcare advocates and consumers, who understand that DPC provides direct access to primary care services, not insurance coverage.

Starting in 2026, Americans with HSAs can finally access unlimited primary care visits, same-day appointments, and personalized doctor relationships using their tax-advantaged healthcare dollars. The change represents a major victory for healthcare choice and affordability.

"This is the breakthrough we've been waiting for," said Wiley Long, President of HSA for America. "Now Americans can use their HSA funds to pay for the kind of healthcare relationship they actually want—direct, personal, and transparent."

## The Power of HSA Plus DPC

Direct Primary Care offers unlimited access to primary care services for a low monthly membership fee. Members enjoy same-day appointments, extended visit times, and direct communication with their physician—all without insurance middlemen or surprise bills.

Combined with an HSA, this creates a powerful healthcare strategy. HSA funds grow tax-free, contributions are tax-deductible, and withdrawals for qualified medical expenses are tax-free.

Now, DPC memberships qualify as those eligible expenses, giving Americans unprecedented control over their healthcare dollars.

## What This Means for Families

The new law transforms healthcare planning for millions of American families. Instead of paying DPC fees with after-tax dollars, families can now use pre-tax HSA contributions for their monthly memberships.

For a family paying \$250 monthly for a DPC membership, using HSA funds instead of after-tax income could save \$900 annually in a 30% tax bracket. These savings compound over time, especially when HSA funds are invested and grow tax-free.

"Families have been asking for this option for years," Long explained. "Now they can build their ideal healthcare team using tax-advantaged dollars while maintaining the financial protection of their high-deductible health plan."

## Planning Ahead for 2026

Although the new rules take effect in 2026, smart healthcare consumers can start planning now. HSA for America recommends maximizing current HSA contributions to build funds for future DPC memberships.

Individuals can contribute up to \$4,300 to their HSA in 2025, while families can contribute up to \$8,550. Those 55 and older can add an additional \$1,000 catch-up contribution.

Building HSA balances now creates a ready funding source for DPC memberships when the new law takes effect.

## The Future of Healthcare Choice

This legislative change signals growing recognition that Americans deserve more healthcare options beyond traditional insurance models. DPC membership combined with HSA funds

creates a transparent, affordable approach to primary care.

HSA for America continues helping individuals and families navigate these evolving healthcare options through personalized guidance from dedicated Personal Benefits Managers.

"This is just the beginning," Long added. "We're seeing a fundamental shift toward more consumer-friendly healthcare, and we're here to help people take full advantage of every opportunity."

Ready to explore how DPC and HSA strategies can work for your family? [Contact HSA for America](#) to speak with a Personal Benefits Consultant about building your optimal healthcare plan.

#### About HSA for America

HSA for America is a leading independent health insurance advisor specializing in Health Savings Accounts (HSAs), healthshare plans, and DPC solutions for individuals, families, and small businesses. Committed to empowering consumers with cost-effective healthcare options, HSA for America provides personalized guidance and continuous support through dedicated Personal Benefits Managers.

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