Solo Health and Collective Partner to Bring Health Plan Coverage Directly to Self-Employed Business Owners

Collective members in all 50 states can now create a solo business health plan inside Collective, with costs syncing to payroll and tax calculations.

Collective members can now set up major medical coverage for their solo business without leaving their dashboard — with plan costs syncing automatically to payroll and taxes.

NEW YORK, NY, UNITED STATES, July 22, 2026 /EINPresswire.com/ -- Solo Health, the self-funded major medical health plan built exclusively for self-employed business owners, today announced an embedded partnership with Collective, the first all-in-one financial platform built exclusively for self-employed Americans. Through the integration, Collective members can create a health plan for their solo business directly from the platform, without leaving their dashboard.

The partnership addresses one of the most persistent challenges facing independent business owners: accessing quality, comprehensive health coverage that is designed for how they actually work. Collective already helps self-employed entrepreneurs structure their businesses, manage payroll, and optimize their tax position. Now, as part of Collective's comprehensive insurance platform, Solo Health closes that loop by adding major medical coverage that seamlessly connects with the financial infrastructure members rely on.

"Collective members have their business infrastructure dialed in. This partnership means their health coverage can be just as smart. The costs go straight into their books, so there is nothing to reconcile."
— Tom Morrissey, CEO, Solo Health / Healthy Business Group

The centerpiece of the integration is a payroll sync feature: once enrolled, a member's monthly health plan cost is automatically reflected in their Collective account, ensuring coverage costs are always accurate in payroll and tax calculations. Members are not required to manually update their financial records when their plan costs change.

Because Solo Health is priced for the people who actually join it, Solo members save an average of 30% compared to state marketplace plans* — without giving up comprehensive major medical coverage or network access. The plan covers all 50 states through the Multiplan PHCS PPO network, includes no annual or lifetime benefit limits, requires no open enrollment window or qualifying life event, and eligible plans are HSA-compatible. Collective members can explore plan options and enroll at collective.solo.health or directly from within the Collective platform.

“Health coverage has long been one of the biggest gaps for self-employed business owners, and partnering with Solo Health lets us solve it in a way that actually fits how our members work. The plan is built for financially-savvy business owners, and the payroll sync means it plugs directly into Collective with no extra work. This is another step towards giving business owners a seamless back office so they can spend less time on operations and more time building their business.”
— Hooman Radfar, CEO, Collective

About Solo Health
Solo Health is a self-funded, captive-based major medical health plan designed exclusively for self-employed business owners. Members establish their own self-funded plan and join Vault Health Captive, a regulated captive insurance entity domiciled in North Carolina. Solo Health provides comprehensive major medical coverage through the Multiplan PHCS PPO network, available in all 50 states, with no open enrollment requirements and no annual or lifetime benefit limits. Solo Health is operated by Healthy Business Group (HBG). Learn more at solo.health.

About Collective
Collective is the back-office platform built for the self-employed. Collective helps business owners structure and run their solo businesses more efficiently through S-Corp formation, bookkeeping, payroll, and tax services. Learn more at collective.com.

*compared to a PPO Silver ACA plan.

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