# Mid-Year HSA Check-Up: How the Self-Employed Can Save More in 2026

*With higher limits set for 2027, HSA for America urges freelancers and small business owners to review their savings now.*

FORT COLLINS, CO, UNITED STATES, July 30, 2026 /EINPresswire.com/ -- Summer is the right moment for self-employed Americans to give their Health Savings Account a mid-year check-up.

Why Check In Now
A mid-year review keeps your savings on track.

Many freelancers and owners set their contributions once and forget them. Checking now leaves time to adjust before year-end. It also helps you plan for the higher 2027 limits.

HSAs keep growing in popularity across the country. More than 59 million Americans now hold an account, industry data shows. Self-employed savers are a fast-growing part of that group.

Three Moves to Make This Summer
A few simple steps can boost your savings.

First, check how much you have set aside so far this year. The 2026 limits are $4,400 for individuals and $8,750 for families. Topping up now spreads the cost over the rest of the year.

Second, consider pairing your plan with Direct Primary Care. HSA funds can now pay DPC fees, up to $150 monthly for individuals. Small business owners can offer group DPC for as low as $30 per employee.

Third, ask whether a health sharing plan fits your needs. Health sharing is not insurance. It is a program in which members share each other's medical bills.

A Word From Wiley Long
HSA for America sees mid-year planning as an easy win.

"A quick review in July can mean hundreds more in tax-free savings," said Wiley Long, President of HSA for America. "Most people leave money on the table simply by not checking."

"The self-employed have the most to gain here," Long added. "They control their own plans, so small changes add up fast."

How to Get Started
Getting expert help takes only a few minutes.

A dedicated Personal Benefits Manager can review your setup with you. They can compare HSA-qualified plans, DPC options, and health sharing programs. There is no cost and no obligation.

Contact HSA for America to schedule a free consultation before the summer ends.

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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