



HSA for America Introduces The HSA Healthshare: HSA-Qualified Health Sharing with No Age Bands

Medical cost sharing paired with an HSA-qualified MEC component: 18 sharing levels, enrollment any day, and monthly contributions that do not step up with age.

FORT COLLINS, CO, UNITED STATES, August 30, 2026 /EINPresswire.com/ -- HSA for America is introducing [The HSA Healthshare](#), an HSA-qualified medical cost-sharing membership with no age bands that opens for enrollment on September 1, 2026

In the individual market, monthly costs climb every time a member moves into a new age bracket. The HSA Healthshare has no age bands. A household's monthly contribution is set by household size and the Member Responsibility Amount it selects, not by age.

"This is the membership we recommend most," said Wiley Long, President of HSA for America. "It gives a household 18 ways to set its own Member Responsibility Amount, and the monthly contribution does not step up as members get older."

Why HSA for America Offers This Membership

The membership answers a gap clients kept running into.

For years, clients have asked for the lower monthly cost of health sharing without giving up a Health Savings Account. Most sharing memberships are not HSA-qualified, so members had to choose.

The HSA Healthshare closes that gap. It pairs community sharing with an HSA-qualified MEC component in a single membership, so no one has to give either one up.

Two Parts, One Membership

The HSA Healthshare combines two pieces that work together.

The sharing side is a community of members who share one another's eligible medical costs under published Member Guidelines. For a large, unexpected medical need such as surgery or a hospital stay, the member pays a Member Responsibility Amount (MRA). The community shares the remaining eligible costs.

The second piece is the MEC component. It provides preventive health services as defined by the Affordable Care Act, delivered by an in-network provider. It is what makes the membership HSA-qualified.

No Age Bands and 18 Sharing Levels

Two features set this membership apart.

First, there are no age bands. A member's monthly contribution does not step up with a new age bracket. That matters most for adults in their fifties and early sixties.

Second, members choose from 18 Member Responsibility Amounts, ranging from \$1,500 to \$10,000 in \$500 steps. A higher MRA lowers the monthly contribution, and members may change it once per membership year. A household is responsible for no more than two MRAs in any rolling 12-month period, with maternity and pre-existing conditions as exceptions.

What Comes With the Membership

The membership includes several services beyond medical cost sharing.

Members have unlimited virtual primary care and urgent care around the clock, plus mental health resources and support services. A prescription discount program offers more than 1,000 medications at \$0 cost, with home delivery or local pickup.

A concierge team helps members find fair prices on labs, imaging, and medications. Because the MEC component is HSA-qualified, members can pair the membership with a Health Savings Account and use tax-free funds for qualified medical expenses.

"Members keep the HSA and get a membership with no age bands and real advocacy on big bills," Long added. "That is the combination people have been asking us for."

Enrollment Is Open Any Day of the Year

Enrollment stays open every day of the year.

Members can apply on any day of the month, including after the 20th. The membership always begins on the first of the following month. A household that enrolls on September 30, for example, is active on October 1.

It is available to adults 18 to 64 with dependent children under 26, in every state except Washington and Vermont. Self-employed workers, independent contractors, and early retirees under 65 can enroll directly. There is no 1099 or self-employment requirement.

Members work with licensed providers of their choice. Emergency mental health evaluations are eligible for sharing within a defined lifetime allowance. Prescriptions tied to an approved Sharing Request are shareable up to \$125,000.

Maternity is shared when conception occurs more than 30 days after the start date. Prenatal and postnatal office care is shared up to \$6,000 per Maternity Sharing Request, and medically necessary delivery has no sharing limit. Growing families also receive six months of free diapers.

Advocacy on Scheduled Care

For big-ticket care, the membership does more than share the bill.

When a provider recommends a scheduled procedure, the advocacy team confirms eligibility and obtains good-faith cost estimates. It also negotiates pricing, identifies fair-cost providers, and can arrange prepayment. Expert second opinions before surgery are eligible for sharing. Members who use these services may qualify for a reduced MRA. Reductions are discretionary and decided case by case under the Member Guidelines.

How to Get Started

Seeing monthly contributions takes only a few minutes.

Consumers can visit [The HSA Healthshare page](#), choose their state, and see what their household would contribute each month. Those who prefer guidance can schedule a free consultation with a Personal Benefits Manager. Other [healthshare memberships](#) are also available for comparison.

The HSA Healthshare is a medical cost-sharing membership, not insurance. It does not guarantee payment of medical expenses. Sharing eligibility is determined solely by the Member Guidelines. Membership is available to US residents under age 65 in states where the program is offered. Sharing amounts, allowances, and guidelines are subject to change. Monthly contributions vary by household size, MRA selection, and tobacco use.

About HSA for America

HSA for America is a leading independent health insurance advisor specializing in Health Savings Accounts (HSAs), healthshare memberships, 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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