



DPC + HSAs: What Brokers & Employers Need to Know

A Transformative Moment for Primary Care and Tax-Advantaged Benefits

The **One Big Beautiful Bill (OBBB)** signed into law long-awaited clarifications and expansions for **Direct Primary Care (DPC)** and **Health Savings Accounts (HSAs)**. These changes, which are set to go into effect January 1, 2026, open powerful new opportunities for brokers, consultants, and employers to design lower-cost, higher-engagement benefit plans.



Key HSA + DPC Provisions in the OB BB

DPC Is HSA-Compatible by Law

The OB BB implements enhancements to HSA rules that allow for more DPC-friendly employer plan designs:

- The OB BB clarifies that **DPC is not a second health plan**, giving employers the green light to formally integrate DPC with HSA-qualified plans.
- The OB BB creates more clarity about **covered services and pricing**
 - Coverage rules state that DPC memberships may not cover general anesthesia, medications, or labs not usually included in primary care services. Services provided outside the DPC membership fee may not be paid for by employers.
 - Price limits mandate that for HSA plans, the cost of DPC may not exceed \$150pmpm for individuals and \$300pmpm for plans with >1 member.

More Flexibility for HSA Use and Contributions

For years, there has been regulatory ambiguity around whether individuals could use HSA funds to pay for DPC memberships. The OB BB puts that debate to rest:

- It **explicitly defines DPC as a qualified medical expense**, allowing individuals to pay for DPC with HSA dollars.

It **ensures that DPC enrollment does not disqualify someone from HSA contributions** — even when paired with a High Deductible Health Plan (HDHP).



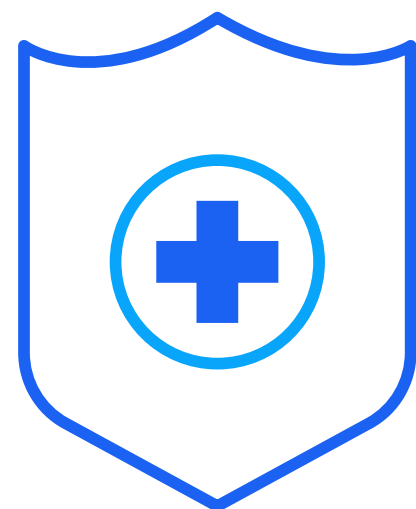
What This Means for Brokers & Employers

A New Era of Plan Design

You'll be able to help clients build smarter benefit strategies by combining:



A monthly DPC membership for 24/7 access to primary care



A low-premium HDHP for catastrophic protection



An HSA with higher limits to promote long-term savings



More Options for Employers

Employers looking to reduce spend while improving employee satisfaction will now have a clear, compliant pathway to offer modern, high-access primary care without sacrificing tax advantages or offering unaffordable plans.

Brokers and Consultants: Take Action

- ✓ **Review your book of business** to identify clients who'd benefit from an enhanced primary care solution.
- ✓ **Build new plan templates** with compliance-ready DPC integrations.
- ✓ **Educate clients** on DPC compatibility in employer plans.

Contact us at hintconnect@hint.com for personalized recommendations on which groups would be a good fit for DPC, and to take next steps for your employer groups.

