HSA + Direct Primary Care: A Rare Win for Patients Transcript

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Podcast Intro and Healthcare Mission

Only the high deductible plans can have a health savings account as a part of them. It's the government's way of saying please use high deductible plans.

on a mission to challenge how our healthcare system treats patients in America.

Solo Episode on Rising Healthcare Costs

In every episode, my expert guest and I dive into real conversations about what's broken and how we can fix it by making healthcare about people, not just managing disease.

It's time to rethink what healthcare should be and how we can make it better together. Welcome to the ByteGas. Well, hello and welcome back to the My ND Unscripted podcast.

I'm your host, Dr. Clint Carter, going solo today. We're gonna do a few of these solo episodes in 2026 so that we can be specific on content from time to time.

I do prefer and love having guests who are experts in their own field really come on and teach us some things that we can implement in our practice and in your lives.

But in the meantime, today, it's early in 2026, And I want to talk about something that is close to all of our hearts, which is how we obtain healthcare.

As you guys have probably figured out, healthcare costs are continuing to go up while the benefits of your health insurance continue to shrink. The premiums are higher.

The networks are smaller. Your copays and deductibles are going higher. So in reality, we are on the whole paying more for less, which sounds super exciting.

And so why are we even talking about that? that. Well, quietly, the government actually passed a law that helps people.

HSA Rules and Direct Primary Care

Starting 2026, if you have a high deductible health plan with a health savings account, an HSA attached to it, then you can now use that HSA to pay for a direct primary care membership.

So until now, the government was way behind. And as membership-based practices are changing lives, becoming more available, getting better outcomes, they had initially not included us in HSA rules, mostly because I guess they thought it was only for the rich and famous.

Now that it's clear that direct primary care is for everyone, we are happy that they have updated the law ongoing so that we can be paid with a health savings account.

Now, why does that matter to you? Well, the point of a health savings account is it's taking out of your paycheck. before taxes, and then you can spend it on certain health care costs tax free.

So that gives you whatever tax bracket you're in, that means your health care is that percent off, cheaper than it was. So we're super excited that patients are finally going to be able to spend their pre-tax dollars on something that makes a huge difference in their lives.

We want us, anyone with an HSA, to be able to spend those dollars on the kind of care that actually keeps them healthy. So, the IRS now allows the HSA funds to be used for your direct primary care membership.

There are caps on this. The HSA allowance for a direct primary care membership for one person is $150 a month, which may or may not cover your direct primary care.

And the family can spend up to $300 a month, which if you have a decent sized family, definitely does not cover your direct primary care membership. However, it's a huge step in the right direction.

direct primary care becomes the more of a standard and less of the exception. These numbers are likely to rise and meet the market where we're at. But so far, if you have a direct primary care doctor, you can spend this amount on them tax free now or pre-tax.

HSA Limits and Concierge Medicine Exclusion

The limitations also include that concierge medicine, which technically isn't direct primary care. Concierge medicine is technically a doctor who takes insurance and then charges you extra for the extra access to them.

It's not quite all the way on the good side of the fence. And so the government is, you cannot use it for that, but tax-free dollars paying for direct primary care is a win.

Why this matters in today's landscape is that As you pay more for your insurance and get less from it, you're automatically being pushed to a higher deductible.

Only the high deductible plans can have a health savings account as a part of them. It's the government's way of saying, please use high deductible plans.

And so it just so happens that a high deductible plan, especially with an HSA, pairs perfectly with direct primary care. So, a direct primary care membership takes care of all of the small things.

It takes care of all of the medium-sized things. It takes care of a lot of the big things, but it doesn't cover surgery or if you have to go to a specialist and get a special procedure or certain radiology tests that are going to add up on you if we can't get better cash prices.

Obviously, I would spend your HSA on a cash price radiology, but that's probably another topic for another day. However, it's nice to have insurance for a catastrophic event, right?

Why High Deductible Plans Pair with DPC

That's what insurance is supposed to be. Insurance is supposed to be for catastrophes. You don't use your insurance at Jiffy Lube when you want to get your oil changed.

You just pay for the maintenance of your car. But if you get into an accident, tree falls on your car, whatever, some major catastrophe that's going to be super expensive, that's what insurance is for.

Same with your home insurance, same with all other insurance except health insurance. So the problem is that. health insurance since about 1950 has gradually become access to health care.

And that's where it's broken. And so getting a high deductible plan with an HSA, even without an HSA, but especially with an HSA, pairing that with direct primary care, it leaves insurance in its rightful place for its emergencies.

And you get proactive, accessible, relational, personal healthcare. That's you get pre-tax dollars to pay for it with your HSA. And you will hopefully not have nearly as many emergencies and catastrophes in your health because you're able to take care of your wellness your way.

So. It's the perfect pairing of an actual insurance product for what it really should be used for and then the type of medicine that makes a difference in your lives.

So you guys who are listening to these podcasts, you'll get that. You understand that what we do is different than what medicine has done for the last, you know, 70 years as it got more and more institutionalized.

It became evidence-based medicine, which is good, but the evidence was mostly paid for by drug companies and it was all about populations and large studies of people.

Insurance as Catastrophic Coverage

And it soon became everyone is the same and everyone should have the same care and everyone should have the same goals and everyone should live long and feel terrible the whole time.

It's just, it just broke over time. It got more expensive. less personalized and where direct primary care, the reason we exist is because patients and providers alike and nurses and full medical teams got so frustrated with the way insurance had driven medicine to be that we've broken out of the system and we're doing it the right way.

So this is progress. This is not perfection. Direct primary care is not perfect yet. We're still always evolving. We, one of our core values is evolving without compromise.

We keep the main thing, the main thing, and we keep looking for a better way. Having an HSA help pay for your membership and then of course help pay above and beyond that.

It can pay for your labs. It can pay for your x-rays. It can pay for. specialist, it can help pay along the way, still with pre-tax dollars, but it's a great step in the right direction.

So today's podcast, as much as anything, is public service announcement that you guys need to know that this rule was quietly changed, didn't make headlines, it's not sexy, but it's important and it can make a really big difference for the way that you and your family spend your health care dollars and ultimately take care of yourself and keep yourselves healthy.

The way we're using it at My MD Select right now, the best way to use your HSA with us is to pay for an annual membership upfront.

How DPC Restores Personalized Care

That gets you 10% off on the membership and you're paying for it at least $150 a month worth with your pre-tax dollars. And then we can just balance bill the rest.

150 a month gets pretty close to our membership. So. It's actually a wonderful way to get it all done. It lowers your overall costs by your tax bracket plus 10% and then it simplifies your budgeting going forward.

We'll let you know annually. We don't just hit the bank account. We don't just hit your HSA card. We have that conversation prior to the fact, and you can always switch it to monthly the next year if that works better for you.

But the way that the system works and the $150 max annual membership stuff tends to work better. But the idea is this rule change supports healthcare and a model that's focused on relationships, prevention, wellness, and ultimately your health, your way.

If you already have an HSA, start using it that way immediately. You know, if you're still choosing your insurance for 2026, I would highly recommend that you go to a high deductible plan with an HSA and get yourself a direct memory care doctor and start taking care of yourself the right way.

If your employer doesn't offer an HSA with a high deductible plan, you should let them know that later on this year

in re-enrollment, later in 2026, you would love to see that.

They would love to offer that. It's really not more cost of cost. It doesn't cost them more, but they just need to know that that's an option that you guys would be interested in and why.

And then ultimately, if you have a forward thinking enough employer, they should give us a call to see if we can help with taking care of your entire company.

Using HSAs for Memberships and Services

Also another podcast for another day. So take home. This isn't a silver bullet. This is the government accidentally, if nothing else, doing the right thing for patients in this country, helping the direct primary care movement that's trying to take care of you the right way.

And we are grateful for it. So ultimately. You guys need to know how to best spend your health care dollars, how to best be healthy. It's a crazy expensive world out there.

Another advantage of a direct primary care doctor is your DPC provider in your town knows the health care system in your town can help navigate and advocate for you even outside their doors, outside their reach.

It's one of the things we pride ourselves here at Miami Select and Tyler, everybody that's a provider here has been a part of the system in this town and they know who's good and they kind of know who's not.

And while we have a really pretty good medical system, it's still the system. And so if we can point you to like-minded service-minded providers in this town and help navigate the financial pitfalls of healthcare, then that's what we love to do.

So I will, as a. added sort of informative bonus for you guys.

Practical Advice for Patients and Employers

I have a frequently asked question sheet that I will attach in the show notes and it will answer more questions about HSAs and joint primary care and how they work together and and just inform you guys a little bit more but That is the short and sweet solo episode on health, you know, health savings accounts and how they compare and contrast with a, you know, regular plan where you pay a bunch of money upfront and then you pay more money every time you need.

to use your health plan and then you still have to pay full price after tax for your direct primary care doctor because you care about your health. So, get an HSA plan, combine it with a direct primary care provider near you.

Come see us at MiamiD select and Tyler if you're in the area and thanks for letting us be a part of your health, your way. Thanks for joining me today on My MD Unscripted.

I hope today's conversation opened your mind and inspired you to imagine a better path for your health and therefore life. If you found value in this episode, be sure to subscribe, leave a review, and share it with someone passionate about transforming healthcare.

Real change starts with real conversation, so let's keep on going. Until next time, stay well, stay curious, and never stop pushing for better.