



BENEFITS BREAKDOWN



AUSTIN BENEFITS GROUP

New IRS Guidance on the OBBBA's Expansion of HSAs

The IRS recently issued Notice [2026-5](#), providing guidance on the expanded availability of health savings accounts (HSAs) under the [One Big Beautiful Bill Act](#) (OBBBA), which was signed into law by President Donald Trump on July 4, 2025. The OBBBA's changes expand the availability of HSAs in the following ways:

- Permanently extend the ability to receive **telehealth and remote care services** before meeting the high deductible health plan (HDHP) deductible while remaining HSA-eligible. This extension applies to plan years beginning after Dec. 31, 2024.
- Allow individuals enrolled in certain **direct primary care (DPC) arrangements** to contribute to HSAs and use their HSA funds tax-free to pay periodic DPC fees. Furthermore, the OBBBA treats DPC fees as a medical care expense that can be paid for using HSA funds.
- Designate **bronze and catastrophic plans** available through an Affordable Care Act (ACA) Exchange as HSA-compatible, regardless of whether they satisfy the requirements for HDHPs.

The OBBBA includes a broad set of employee benefit plan changes, most of which take effect in 2026. Employers should review these changes to ensure compliance with new regulations.

Contact us today for more resources.

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