

CHECK YOUR WEBSITE THIS WEEK



*A one-page self-audit for the first open enrollment season under the new HSA rules.
Educational, not legal advice.*

YOUR COPY

- ☐ Search your website, social profiles, and patient agreement for the phrase "HSA eligible" or any promise that memberships qualify. Replace it with: **We accept HSA cards.**
- ☐ If you take HRA and FSA cards too, say so in the same sentence. Keep any conditions in the agreement, not the headline.
- ☐ Remove any language that tells patients what they can deduct or claim. That's a conversation for the patient and their accountant.

YOUR FEE

- ☐ Write down your monthly fee for one adult and for a family. Compare to **\$150** and **\$300**.
- ☐ If you bill quarterly, semi-annually, or annually, confirm the annualized amount is at or under the monthly cap times twelve (\$1,800 for single coverage in 2026).
- ☐ If you're above the cap and want to stay there, decide whether to say so plainly on the pricing page, so no one assumes otherwise.
- ☐ If you want to get under the cap, list what's currently bundled: blood draws, dispensed medications, injections, EKGs, procedures. Decide which could be priced separately, and check your state's DPC law before you change anything.

YOUR SCOPE

- ☐ Confirm the membership covers primary care services only. A separate cosmetic, addiction medicine, or specialty component belongs in its own tier or agreement.
- ☐ Note where you dispense medications. The rule excludes prescription drugs other than vaccines, so dispensing belongs outside the fixed fee.
- ☐ Confirm your enrollment fee is described as covering onboarding work, not care.

YOUR PATIENTS AND EMPLOYERS

- ☐ Prepare a one-line answer for the question you'll get in October: **Can I use my HSA? Yes, we accept HSA cards; check with your plan or accountant about contributions.**
- ☐ For employer contracts, ask which account they use - HRA, FSA, or HSA - before you propose anything.

Download this page at toolkit.mydpcstory.com.

Source: [IRS Notice 2026-5](#) and the [August 2026 My DPC Story State-by-State episode with Dr. Phil Eskew](#). Fee limits adjust for inflation after 2026.

REMOVE THIS

"HSA-ELIGIBLE."

USE THIS INSTEAD

"WE ACCEPT HSA CARDS."

ASK YOUR DPC LEGAL QUESTION!



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