



# HENNESSAY MEDICAL

## EMPLOYEE FACT SHEET:

### Requesting HSA Support for Direct Primary Care (DPC)

#### What Is Direct Primary Care (DPC)?

Direct Primary Care is a membership-based primary care model that provides unlimited access to your physician for a predictable monthly fee. **There are no copays, no surprise bills, and no deductible concerns for primary care services.**

**DPC is not insurance.** It complements High-Deductible Health Plans (HDHPs) by removing cost barriers to routine and preventive care.

#### What Is Included in Membership?

- Unlimited office, video, phone, and email visits
- Same- or next-day appointments for urgent needs
- Comprehensive annual wellness exams
- Annual wellness labs and condition-specific screenings
- In-office blood draws (insurance is billed for labs)
- Direct secure messaging through the patient portal
- Longer, personalized visits
- Care exclusively with Dr. Meg Hennessay, Board Certified in Family Medicine

#### Why This Matters

When you have an HDHP, out-of-pocket costs can discourage timely care. DPC allows you to:

- Address concerns early
- Manage chronic conditions proactively
- Avoid unnecessary urgent care visits
- Spread healthcare expenses evenly throughout the year
- Reduce unexpected months with \$500+ in visit costs

#### Membership Pricing

- Ages 18–39: \$199/month
- Ages 40–64: \$249/month
- Ages 65+: \$299/month

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Membership fees may be paid using HSA or FSA funds (consult your tax advisor). As of January 1st, 2026, the current IRS allowable contribution limits for DPC membership are \$150/month for individuals and \$300/month for families.

## How to Request Employer HSA Support

You may request that your employer:

- Provide a monthly health benefit credit or stipend
- Contribute to your HSA to help offset membership costs
- Reimburse the membership through a compliant HRA structure

## HR Request Sample Email

Subject: Request for HSA Contribution Toward Direct Primary Care Membership

Dear HR Benefits Coordinator,

I am interested in enrolling in Direct Primary Care (DPC) at Hennessay Medical. This model provides unlimited primary care access for a flat monthly fee and works alongside our HDHP.

Because DPC improves access to preventive and chronic care management, I would like to request consideration for an HSA contribution or health benefit credit to help offset the membership cost.

You can learn more about the employer program here:

<https://www.hennessaymedical.com/direct-primary-care/dpc-for-employers>

Thank you for considering this request.

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## **Additional Information**

For employer program details, implementation guidance, and benefit structure information, please visit:

<https://www.hennessaymedical.com/direct-primary-care/dpc-for-employers>

## **HR COMPLIANCE REFERENCES**

Direct Primary Care (DPC) + HSA Contribution Support

This resource is provided for general HR reference when evaluating employer HSA contribution options alongside a High-Deductible Health Plan (HDHP). DPC is not insurance and should be reviewed in the context of your existing benefits structure.

## **HSA Eligibility Requirements**

HSAs must be paired with a qualifying High-Deductible Health Plan (HDHP). Employees must not be enrolled in disqualifying coverage to remain HSA-eligible. Annual contribution limits are set by the IRS and updated yearly.

## **Primary IRS Guidance**

IRS Publication 969 – Health Savings Accounts and Other Tax-Favored Health Plans

<https://www.irs.gov/pub/irs-pdf/p969.pdf>

## **IRS HSA Overview Page**

<https://www.irs.gov/publications/p969>

## **IRS DPC Contribution Limits**

<https://www.irs.gov/pub/irs-drop/n-26-05.pdf>

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## Employer Contribution Options

- Employers may contribute directly to employee HSAs.
- Employers may provide matching contributions.
- Employers may provide lump-sum or periodic payroll contributions.
- Contributions made through a Section 125 cafeteria plan may reduce payroll tax exposure.

## Department of Labor (ERISA) Overview

Employee benefit plans, including HSAs linked to employer-sponsored HDHPs, may fall under ERISA oversight depending on plan structure.

U.S. Department of Labor – ERISA Overview

<https://www.dol.gov/general/topic/health-plans/erisa>

## CMS HDHP Overview

Centers for Medicare & Medicaid Services – HDHP/HSA Basics

<https://www.cms.gov/ccio/programs-and-initiatives/other-insurance-protections/high-deductible-health-plans>

Important Notes

## Employers should confirm compliance with:

- IRS contribution limits
- Section 125 cafeteria plan rules (if applicable)
- ERISA reporting requirements (if applicable)
- State-specific benefit regulations

Consult benefits counsel or a tax advisor before implementing HSA contribution strategies.

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