PFM DPC + HDHP + HSA

Better access, lower costs, tax benefits

Starting January 1, 2026, it's simple to pair an HDHP and HSA with DPC at Preferred Family Medicine.

What This Means

Keep your HSA and add DPC.
Use pre-tax HSA dollars for DPC (within federal limits).
More choices: In 2026, eligible Bronze/Catastrophic plans can be HSA-compatible.

How to Set It Up

1) Choose an HSA-compatible HDHP (incl. eligible Bronze/Catastrophic for 2026).
2) Add PFM's DPC membership at group rates.
3) Fund HSAs; employees can use HSA dollars for DPC (within the cap).
4) Ask your carrier/TPA how DPC payments can count toward the deductible.

Benefits

Better Access

Same-/next-day visits, longer appointments, navigation.

Lower Costs

Lower premiums for big bills + DPC for everyday care.

Tax Benefits

Pay DPC with pre-tax HSA dollars (within federal limits).

Ready for a simple, affordable 2026 benefits design?

Let's pair PFM DPC + HDHP + HSA for your team.

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Group DPC pricing available for employers. This is general information—not legal or tax advice.