

How an employer funds memberships.

A membership practice operating under a direct primary care agreement as defined by O.C.G.A. § 33-7-2.1 — not insurance, and not a health plan. The company can cover any share of the fee.

THE SIMPLE STRUCTURE — NO BENEFIT PLAN REQUIRED

The company pays us directly. The employee covers the rest.

COMPANY'S SHARE

Deductible, and not wages. Section 106 keeps employer-provided medical care out of the employee's gross income — no income tax to them, no payroll tax either side.

EMPLOYEE'S SHARE

Pre-tax through payroll, or from their HSA. Payroll deduction needs a Section 125 premium-only plan. Either is pre-tax — but one or the other, not both.

THE HSA SURVIVES

A membership is no longer disqualifying coverage. Since 1 January 2026 the employee keeps HSA eligibility while enrolled, and the company paying for it does not change that (Notice 2026-05).

\$1,800 vs \$2,980 A year of single membership paid directly, against delivering the same after-tax value as a raise.

WHAT IT COSTS

Employee only	\$150 / mo	Drops to \$130 once five or more of the company's employees are enrolled
Employee plus one	\$130 / person	Each person, so \$260 a month for the two of them
Employee plus two or more	\$110 / person	Each person, employee included — a household of four is \$440 a month
Enrollment fee	\$99 once	Per member, capped at \$198 per household. Waived at 30% employer subsidy, and before 1 March 2027

IF A REIMBURSEMENT ACCOUNT IS ALREADY IN PLACE

NO GROUP HEALTH PLAN

QSEHRA

An allowance the employee draws on by submitting receipts — tax-free to them, deductible to the company. **2026 caps: \$6,450 self-only, \$13,100 with a family**, employers under 50 full-time-equivalents.

It cannot run beside a group plan, the employee needs coverage of their own, and an allowance broad enough to reimburse a membership **ends that employee's HSA contributions for the year.**

GROUP HEALTH PLAN IN PLACE

Excepted-benefit HRA

Sits beside an existing group plan; the employee need not enroll in that coverage to use it. **2026 cap: \$2,200 per employee.**

Same caution on HSA eligibility: an account broad enough to reimburse general medical expenses is other coverage. Where the team funds HSAs, the direct route above is cleaner.

RULES THAT APPLY WHICHEVER WAY IT IS FUNDED

- **The fee has to stay inside the HSA cap.** \$150 a month for one person, \$300 for a household, all-or-nothing — a dollar over and that person loses HSA eligibility for the month.
- **Do not route it through a general-purpose health FSA.** Being eligible for one disqualifies that employee from contributing to an HSA for the year — even a spouse's FSA at another employer does it.
- **An HSA cannot repay what the company paid.** Employer-paid fees, including any share run pre-tax through a cafeteria plan, are not the employee's expense. The HSA covers only what they pay themselves.
- **The company's deduction is the same either way.** Direct payment and HRA reimbursement are both deductible business expenses and both excluded from the employee's income. The difference is administration, not tax.