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Treasury, IRS provide guidance on new tax benefits for health savings account participants under the One, Big, Beautiful Bill

IR-2025-119, Dec. 9, 2025

WASHINGTON — The Department of the Treasury and the Internal Revenue Service today issued [Notice 2026-05](#)  providing guidance on new tax benefits for Health Savings Account participants under the One, Big, Beautiful Bill. These changes expand HSA eligibility, which allows more people to save and to pay for healthcare costs through tax-free HSAs.

Expansion of HSA Eligibility Under the OB BB

The OB BB expands access to HSAs by making the following changes:

- **Telehealth and Remote Care Services:** The OB BB made permanent the ability to receive telehealth and other remote care services before meeting the high-deductible health plan (HDHP) deductible while remaining eligible to contribute to an HSA, effective for plan years beginning on or after Jan. 1, 2025.
- **Bronze and Catastrophic Plans Treated as HDHPs:** As of Jan. 1, 2026, bronze and catastrophic plans available through an Exchange are considered HSA-compatible, regardless of whether the plans satisfy the general definition of an HDHP. This expands the ability of people enrolled in these plans to contribute to HSAs, which they generally have not been able to do in the past. Notice 2026-05 clarifies that bronze and catastrophic plans do not have to be purchased through an Exchange to qualify for the new relief.
- **Direct Primary Care Service Arrangements:** Beginning Jan. 1, 2026, an otherwise eligible individual enrolled in certain direct primary care (DPC) service arrangements may contribute to an HSA. In addition, they may use their HSA funds tax-free to pay periodic DPC fees.

More information

Notice 2026-05 addresses each of these changes. Treasury and IRS invite comments on all aspects of this Notice by March 6, 2026. Commentors are encouraged to use the [Federal e-Rulemaking portal](#)  to submit comments online (indicate “IRS-2025-0335”). Paper submissions should be sent to: Internal Revenue Service, CC:PA:01:PR (Notice 2026-05), Room 5503, P.O. Box 7604, Ben Franklin Station, Washington, DC 20044.

For more information, please see the [One, Big, Beautiful Bill provisions](#) page on IRS.gov.

 *News items may not be updated after their release. Please verify the date before relying on the language.*