What the One Big Beautiful Bill Act Actually Means for Your DPC Practice

So the One Big Beautiful Bill Act is officially law now. And honestly? It's kind of a big deal for Direct Primary Care practice owners.

We're talking real changes here: expanded tax breaks, clarity on that whole HSA confusion that's been hanging around forever, and some updates that'll genuinely make running your practice less complicated. Let's break down what matters.

HSA Eligibility: Finally, Some Answers

Here's the thing. For years (and I mean *years*), DPC practices and patients have been stuck in this weird gray area with Health Savings Accounts. Could patients use HSA dollars for DPC memberships? The IRS basically shrugged and said nothing helpful.

That changes starting January 1, 2026.

DPC memberships will officially count as HSA-eligible medical expenses. There's a catch, though (isn't there always?). Your monthly fee has to stay under these limits:

$150/month for individual memberships

$300/month for family coverage

Those numbers will adjust for inflation going forward, which is nice.

But here's the part that's maybe even more important: enrolling in a DPC membership under those thresholds won't disqualify your patients from contributing to their HSA alongside a high-deductible health plan anymore. That's huge. It means patients get a clear, tax-advantaged path to primary care, and you get a selling point that actually resonates with HDHP-covered patients.

Bottom line for your practice: Come 2026, you can start marketing HSA-eligible memberships. It's a whole new conversation with potential patients.

The QBI Deduction Just Got Better (and Permanent)

If you're running your DPC as a pass-through entity (think S-corp, LLC, sole proprietorship), you probably know about the Qualified Business Income deduction under Section 199A. It's been around, but there was always this expiration date looming.

Not anymore.

OBBBA makes that 20% QBI deduction permanent. Plus, they sweetened the deal:

The phase-out thresholds went up. Single filers now have breathing room until $75,000 (used to be $50,000). Joint filers get $150,000 instead of $100,000.

And here's something new: a minimum deduction of $400 kicks in if you've got at least $1,000 in active QBI.

What does this actually mean? More of your income qualifies for that 20% deduction. Even newer practices that aren't pulling in huge revenue yet get at least $400 off their tax bill. It's not nothing, especially when you're building.

Practice Debt and Equipment: Now More Tax-Friendly

Planning to take out a loan for expansion? Maybe you need new equipment or you're finally making those office improvements you've been putting off.

OBBBA just made those investments smarter from a tax perspective.

The bill permanently brings back the EBITDA-based interest deduction limit. What that means in plain English: you can deduct more interest on business loans. Before, the cap was based on taxable income, which could really limit your write-offs. Now depreciation and amortization get added back into the calculation. More room to deduct means more tax savings.

Oh, and 100% bonus depreciation? That's permanent now too. You can write off the full cost of qualifying equipment and assets in the same year you start using them.

For your practice: More of your interest and capital expenses become deductible. That reduces your taxable income and frees up cash flow. Growth becomes a bit easier to fund.

Less Administrative Headache

Beyond the headline stuff, there are some smaller changes that'll make your life easier:

The 1099 filing threshold jumped to $2,000. That means fewer forms to send to contractors and vendors. (Anyone else get tired of tracking down W-9s?)

The above-the-line charitable deduction is sticking around permanently. If your practice makes qualified donations, or you do personally, you can keep claiming that deduction.

Opportunity Zones and New Markets Tax Credits aren't going anywhere. If you're expanding into underserved or low-income areas, those tax incentives are still available.

What it means: Less paperwork. More opportunities to reduce your tax liability, particularly if you outsource services, support community initiatives, or operate in qualifying locations.

Here's the Real Takeaway

The One Big Beautiful Bill Act is genuinely good news for DPC practices. It clears up the HSA question that's been muddy for way too long. It strengthens key deductions. And it strips away some of the complexity that comes with running a small medical business.

That's where DPCBookkeeper.com comes in. Whether you're adjusting your books to account for HSA-eligible memberships, making sure you're tracking these expanded deductions properly, or just trying to stay on top of tax season with all these new rules, we've got your back. We specialize in DPC practice financials, which means we actually understand what you're dealing with.

Let us handle the numbers. You focus on what you do best: taking care of patients.

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