

## HSA for America Launches Association Health Sharing Program for Member Organizations

New program empowers agents and advisors to boost income while helping members access affordable healthshare options.

FORT COLLINS, CO, UNITED STATES, September 30, 2025 /EINPresswire.com/ -- HSA for America's



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Wiley Long

<u>Association Health Sharing Program</u> enables associations, unions, and membership organizations to offer substantial healthcare savings to their members while generating sustainable revenue streams through ongoing commission payments.

The innovative program addresses the growing demand from association members seeking affordable alternatives to traditional group health insurance, which can cost

thousands more annually than health sharing options.

Cutting Member Healthcare Costs in Half

Association members face unprecedented healthcare expenses, with traditional group health insurance premiums reaching astronomical levels that many simply cannot afford.

<u>Health sharing plans</u> offer members significant help paying for large and catastrophic medical bills at a fraction of the cost of typical traditional group health insurance plans. Members can save up to 50% compared to unsubsidized traditional health insurance while maintaining comprehensive cost sharing for major medical expenses.

These innovative plans provide freedom to choose any healthcare provider without narrow network restrictions, combined with deep discounts on prescription drugs, labs, and imaging through the HSA AdvantageRx Card.

"Association members who are business owners, freelancers, and independent contractors desperately need alternatives to overpriced traditional health insurance," said Wiley Long, President of HSA for America. "Our health sharing plans deliver real savings while maintaining the community-focused values that associations represent."

Generating Sustainable Association Revenue

The Association Health Sharing Program operates on a straightforward revenue-sharing model that benefits both organizations and their members.

Associations receive ongoing commission payments for as long as their member remain with the association health sharing plan. This creates predictable, scalable income streams that grow alongside member participation and retention.

The program requires no upfront investment, complicated compliance procedures, or fiduciary liability typically associated with ERISA health plans, since health sharing plans are not regulated under ERISA or the ACA.

Hassle-Free Administration

HSA for America eliminates the administrative complexity that traditionally prevents associations from offering valuable healthcare benefits.

Members can easily self-enroll in the program by accessing and submitting their information through a personalized, unique URL, streamlining the registration process and reducing administrative overhead. Associations can maintain a completely hands-off approach while still providing significant member value.

The program includes comprehensive support through dedicated Personal Benefits Managers who handle member questions, assist with enrollment, and provide ongoing education. HSA for America also offers online presentations to help members understand the value of a health sharing membership.

HSA Compatibility Creates Additional Tax Benefits

Association members who qualify can combine health sharing plans with Health Savings Accounts for maximum tax advantages.

Members who are business owners, freelancers, independent contractors, or otherwise selfemployed who do not have other first-dollar medical coverage will be eligible to contribute taxfree dollars to a health savings account. This dual approach provides both immediate premium savings and long-term tax-advantaged healthcare planning.

The combination creates a powerful financial tool that addresses both current healthcare costs and future medical expenses through tax-free growth and withdrawals.

Comprehensive Member Benefits

Association health sharing members gain access to enterprise-level healthcare solutions typically unavailable to individual consumers.

Benefits include 24-hour telehealth service with zero copay, catastrophic health sharing protection, and the ability to enroll any time without limited open enrollment periods. Members enjoy complete provider freedom without worrying about network restrictions or referral requirements.

Unlike traditional health insurance, health sharing plans typically impose a waiting period before they will share costs related to pre-existing conditions, ensuring program sustainability while providing comprehensive protection for new medical needs.

## Proven Member Satisfaction

HSA for America has helped over 20,000 individuals and small businesses find affordable healthcare solutions, with consistent member satisfaction across diverse demographics.

Association members report dramatic savings compared to traditional insurance options, with some saving over \$9,000 annually while maintaining comprehensive protection. The program particularly benefits associations serving independent professionals and small business owners who face the highest individual market premiums.

Members also appreciate the travel benefits included in health sharing plans, providing peace of mind for business travel and personal trips.

## **Getting Started**

Associations interested in offering health sharing benefits can schedule a free consultation with HSA for America's Personal Benefits Manager team.

The initial consultation includes setup of a custom self-enrollment link exclusively for association members and coordination of the revenue-sharing program. Implementation typically requires minimal time and effort from association leadership.

<u>Schedule a free appointment</u> to explore how Association Health Sharing can benefit your organization and members.

## About HSA for America

HSA for America is a leading independent health insurance advisor specializing in Health Savings Accounts (HSAs), healthshare plans, and DPC solutions for individuals, families, and small businesses. Committed to empowering consumers with cost-effective healthcare options, HSA for America provides personalized guidance and continuous support through dedicated

Personal Benefits Managers.

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