

No More Pre-Deductible Coverage for Telehealth by HDHPs

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PRACTICES Employee Benefits and Executive Compensation

Congress failed to pass legislation that would have permitted high deductible health plans (“HDHPs”) to continue to cover telehealth services prior to satisfaction of the deductible without impacting health savings account (“HSA”) eligibility. As we discussed in our 2023 newsletter [here](#), Congress had extended this relief through plan years beginning before January 1, 2025. Due to the failure to pass another extension, any HDHP that is intended to be HSA compatible needs to evaluate whether the HDHP can continue to provide pre-deductible telehealth coverage.