[Date]

[Recipient Name]
[Title/Company Name]
[Address]
[City, State, Zip Code]

Subject: High-Deductible Health Plan (HDHP) and Health Savings Account (HSA) Options

Dear [Recipient Name],

As an entrepreneur, managing healthcare costs while maintaining quality coverage is a priority. This letter outlines the benefits of selecting a High-Deductible Health Plan (HDHP) paired with a Health Savings Account (HSA) as a strategic option for your business and personal finances.

What is an HDHP?
An HDHP is a health insurance plan with lower monthly premiums and a higher deductible than traditional plans. This allows for immediate monthly savings on fixed insurance costs.

What is an HSA?
An HSA is a tax-advantaged savings account available to individuals enrolled in an HDHP. It offers a "triple tax advantage":

- Contributions are 100% tax-deductible (or pre-tax through payroll).
- Funds grow tax-free through interest or investments.
- Withdrawals for qualified medical expenses are tax-free.

Why this works for Entrepreneurs:

- **Cash Flow Management:** Lower premiums free up capital that can be reinvested into your business.
- **Long-Term Wealth:** Unlike a Flexible Spending Account (FSA), HSA funds roll over every year and belong to you even if you change plans or retire.
- **Ownership:** You gain more control over how and where your healthcare dollars are spent.

I have attached the specific plan details, premium comparisons, and contribution limits for the current year. Please review these documents and let me know if you would like to schedule a brief call to discuss how these options align with your financial goals.

Best regards,

[Your Name]
[Your Title]
[Your Contact Information]