



AMERICAN BENEFITS COUNCIL

Benefits Briefing Webinar: Final Rules on HRAs and Individual Market Coverage

***Guest Panelists: Treasury Official Kathryn Johnson
|and DOL Official Amy Turner***

Thursday, July 18, 2:00 - 3:00 p.m. ET

The American Benefits Council will hold a webinar on **Thursday, July 18, at 2 p.m. Eastern Time** to discuss the [final regulations](#) that expand health reimbursement arrangements (HRAs) to permit employers to offer a new "Individual Coverage HRA" for employees to purchase health insurance on the individual market. The regulations also create a new "Excepted Benefit HRA" of up to \$1,800 that may be offered to employees in addition to group health plan coverage. Employers can begin to offer Individual Coverage HRAs or Excepted Benefit HRAs for plans beginning on or after January 1, 2020.

In this webinar, moderator ***Kathryn Wilber***, *the Council's senior counsel, health policy*, will be joined by:

- [Kathryn Johnson](#), *attorney adviser, Office of Tax Policy, Office of the Benefits Tax Counsel at U.S. Department of the Treasury*
- [Amy Turner](#), *director, Office of Health Plan Standards and Compliance Assistance, U.S. Department of Labor*
- [Seth Perretta](#), *principal, Groom Law Group, Chartered*
- [Rachel Levy](#), *principal, Groom Law Group, Chartered*

We will solicit feedback and take questions from webinar participants throughout the session. Members are encouraged to [submit questions for the webinar in advance](#).

A recording of this session will be sent to all registrants. Even if you will not be able to attend in person, please register to receive a digital playback of the webinar automatically.

NOTE: Participation in Council webinars may be used toward continuing education/renewal requirements for many professional accreditation programs, but only by means of self-certification. Descriptions of past programs are available by [clicking here](#). Please retain your registration confirmation for your verification records.

Background

As we reported in the [June 17 Benefits Byte](#), the final regulations generally align the Council's [recommendation](#) that employers be permitted to establish stand-alone HRAs (or similar accounts) that can be used by employees to purchase individual coverage on a tax-favored basis. The Council has advocated with Congress and the regulatory agencies over the last several years for the expanded use of HRAs to provide employers with greater flexibility in the design of employee health benefits. While this particular approach may not fit the benefit strategies for all employers, it may be attractive to those companies and employees who are seeking a more defined contribution approach to health care coverage.

In crafting the final rule, the departments adopted several of the suggestions made by the Council in its [written comments](#) on the proposed regulations. In particular, the final regulations added salaried and non-salaried employees to the permitted classes of employees that may be offered HRAs that are integrated with plans purchased on the individual market (ICHRAs). Additional details regarding the final regulations are provided in [a Benefits Blueprint summary](#) prepared by Groom Law Group, Chartered.

In addition to the final regulations, the departments released the following documents:

- [News release](#)
- [Frequently Asked Questions](#)
- Model Notice: [Word format](#) | [PDF format](#)
- Model Attestation: [Word format](#) | [PDF format](#)

For questions related to registration – *If you have colleagues at your organization who would like to participate in this session, but do not regularly receive Council materials, please contact [Deanna Johnson](#), senior director, membership, [Sondra Williams](#), manager, member and staff engagement, or [Mary Lindsay](#), executive assistant, at (202) 289-6700.*

The American Benefits Council is the national trade association for companies concerned about federal legislation and regulations affecting all aspects of the employee benefits system. The Council's members represent the entire spectrum of the private employee benefits community and either sponsor directly or administer retirement and health plans covering more than 100 million Americans.

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