



Below please find the link to the Tuesday, September 8<sup>th</sup>, 2020 UBA Employer Webinar Series

### **“Considerations for Employers Moving to an ICHRA Group Health Plan Offering”**

<https://wn.ubabenefits.com/wisdom-network/Webinars/September-2020-Employer-Webinar?cid=495b72cd-401f-4278-b6d2-08645b3883f2>

#### **WHAT YOU’LL LEARN**

- Description of the new individual coverage HRA (ICHRA)
- Explanation of how an employer would structure an ICHRA compared to a traditional group health plan, including the nondiscrimination rules, classes of employees, minimum class size, opt-out and reimbursement waiver provisions, individual coverage substantiation, and notice requirements
- Description of best practices and considerations for an employer moving from a traditional group health plan offering to an ICHRA under the final rules and proposed rules

#### **DESCRIPTION**

This webinar will provide an overview of the final rules on health reimbursement arrangements regarding individual coverage health reimbursement arrangements and the proposed rules regarding nondiscrimination and affordability. This webinar will also discuss best practices for employers considering offering an individual coverage health reimbursement arrangement instead of a traditional group health plan to employees.

This webinar will:

- Describe what a health reimbursement arrangement (HRA) is
- Describe the new individual coverage HRA (ICHRA)
- Describe the types of individual coverage that can and cannot be integrated with an HRA and when an individual must be enrolled in the individual coverage to be eligible for an ICHRA
- Illustrate how the integration rules apply to an ICHRA that is integrated with Medicare, emphasizing that Medicare eligible or entitled employees is not a class under the final rules
- Explain how an employer would structure an ICHRA compared to a traditional group health plan, including the nondiscrimination rules, classes of employees, minimum class size, opt-out and reimbursement waiver provisions, individual coverage substantiation, and notice requirements
- Describe how Section 105(h) nondiscrimination applies to ICHRAs, including the exceptions for increases in HRA amounts due to age and family size
- Describe how the ICHRA interacts with the employer shared responsibility provisions, including the affordability safe harbors and the new look-back month safe harbor and location safe harbor
- Describe best practices and considerations for an employer moving from a traditional group health plan offering to an ICHRA under the final rules and proposed rules

This 60-minute intermediate level webinar will help employers understand ICHRA's and considerations when offering an ICHRA compared to a traditional group health plan.

**PRESENTER**

Chelsea Deppert is an associate in the Atlanta office of Fisher Phillips. She provides practical guidance to employers on the technical aspects of the Employee Retirement Income Security Act (ERISA) and other state and federal laws impacting the design, implementation and ongoing compliance of employee benefit plans and programs. She advises clients with respect to all aspects of employee benefits, including retirement plans, health and other welfare benefit plans.

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*Please feel free to watch/ listen to this whenever it is convenient for you and your staff. It will be available for you to view for the next 11 months.*