



Press Release

Sizing Up the New Rule on Health Reimbursement Arrangements

ANDREW EVANS | JUNE 20, 2019

The Trump Administration last week finalized a rule expanding access to Health Reimbursement Arrangements (HRAs). While some supporters of the Affordable Care Act (ACA) have opposed the rule, as it rolls back some Obama Administration ACA regulations, expanding HRAs has the potential to stabilize the individual health-insurance market and expand coverage, AAF's Jonathan Keisling contends.

The key points:

- The rule will allow employers, beginning in January 2020, to offer their employees individual-coverage HRAs that employees could then use to purchase individual-market health insurance;
- The rule contains stipulations intended to prevent employers from moving less healthy employees onto the individual market; and
- An analysis of the rule by the Treasury Department indicates the rule could double enrollment in the individual market, helping to further stabilize the market while decreasing the number of people without insurance.

[Read the analysis.](#)