



Press Release

Sizing Up the New Rules for HRAs

ANDREW EVANS | OCTOBER 25, 2018

Earlier this week, the Trump Administration proposed new rules for Health Reimbursement Accounts (HRAs), which the Affordable Care Act essentially eliminated. AAF's Health Policy Analyst Jonathan Keisling explains how the new rule tries to revive HRAs while guarding against the risk of adverse selection. The rule, he notes, could result in a more stable individual market while offering employers and employees greater flexibility.

An excerpt:

Overall, the administration's proposed rule on HRAs would give employers and employees more health care options, which could lead to potential increases in the number of insured individuals. It does so while taking steps to limit the exposure to increased health care costs that employees with pre-existing conditions might have. And the proposed rule could even reduce premiums in the individual market while doubling its size.

Read the full piece [here](#).