





Health Reimbursement Accounts Are Expanding:

New rules finalized earlier this year created two new types of HRAs, expanding employers' ability to offer healthcare benefits to their employees.

Here's a quick overview to help you understand your options as an employer.

 HRA TYPE	 CAN BE USED TO REIMBURSE...	 LIMITATIONS	 EMPLOYER FUNDING LIMITS
New! Individual Coverage HRA	Premiums for individual coverage, eligible medical expenses.	Can't be used with group health coverage.	No minimum or maximum. Employer can offer different amounts to different types of employees, but if age-based, cannot offer older employees more than 3 times amount for younger employees.
New! Excepted Benefit HRA	Certain eligible expenses under a group health plan, COBRA coverage and excepted benefits coverage.	Must be offered with group health coverage.	Up to \$1,800 annually.
Qualified Small Employer HRA (QSEHRA)	Premiums for individual coverage, eligible medical expenses.	Only for employers with 50 or fewer employees. Can't be used with group health coverage.	2019 annual limits: \$5,150 for employee only; \$10,450 for family coverage.
Retiree HRA	Premiums for coverage through the ACA market or a retiree health exchange. Can also reimburse for other qualified health expenses.	Must be for retirees only.	None.
Limited Purpose HRA	Eligible vision and dental expenses.	Must be offered with group health coverage.	None.
Integrated HRA	Eligible out-of-pocket medical expenses.	Must be offered with group health coverage that meets the ACA's health plan requirements.	None.

For more information on HRAs and how to use them, subscribe to the [Businessolver blog](#).