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| Click below for to view the recorded presentation:<https://wn.ubabenefits.com/Webinars/September-2020-Employer-Webinar?cid=799980b7-d0c4-4a9c-a7cc-8d7eeb4745cb> |

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|  **Considerations for Employers Moving to an ICHRA Group Health Plan Offering****Tuesday, September 8, 2020 2:00 p.m. ET / 11:00 a.m. PT**This month's 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. We 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 ICHRAs and considerations when offering an ICHRA compared to a traditional group health plan.**PRESENTER**[**Lorie Maring**](http://send.ubabenefits.com/link.cfm?r=UtBPvZ-3oa_sFzlAN7h-Ow~~&pe=hpmuKyf3arsnnj7njLlL4iuFq46H7CDNXHeedmzrcU6qpoZCH_jHFIHV2tppIx1wfICywl6qPjbzJ1atK9SSIg~~&t=llHUfE9JyyPcGRSf4JkaWg~~) is a partner in the Atlanta office and a member of the Employee Benefits Practice Group. She has extensive experience in all areas of employee benefits, including health and welfare programs, qualified and non-qualified retirement plans and executive compensation. She routinely advises employers, including non-profit and government employers, trade associations and employee benefit insurance and risk management consultants on the complex compliance and day-to-day issues arising under ERISA and other state and federal laws governing employee benefit plans and programs. Lorie also advises employers on compliance issues involving the Health Insurance Portability and Accountability Act (HIPAA) and Affordable Care Act (ACA), employment tax, the employee benefits and executive compensation aspects of mergers and acquisitions, and handling IRS and DOL audits and ACA penalty assessments. |

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