

HRAs & The HRA Council



Why are HRAs important? Described as “the 401(k) of health coverage,” Health Reimbursement Arrangements are a powerful tool in the HR/Benefits toolkit, increasing employers’ ability to connect diverse classes of employees to ACA-compliant health plans. With HRAs, millions of full, part-time, seasonal, and other workers now have more and better choices for health coverage, for themselves and their families.

Who is the HRA Council? As the authoritative industry voice for QSEHRA, ICHRA, and the future of defined contribution health plans, the HRA Council:

- Educates to shape and grow a thriving market for ICHRA and QSEHRA solutions
- Innovates industry standards to streamline adoption of ICHRA and QSEHRA
- Activates our growing membership base to achieve objectives



Our Goal

To improve and expand health coverage options for millions of workers by giving employers better ways to offer workers health coverage.

Our Work

The HRA Council supports the vibrant defined contribution market for employer-supported health coverage, providing education and creating best practices. We work with stakeholders and policymakers to identify barriers, reduce process friction, promote best practices, safeguard protections, strengthen the health insurance landscape, and increase consumer access, affordability, and choice.

We Focus on HRA Solutions

Qualified Small Employer HRA (QSEHRA)

Generally, employers with fewer than 50 employees.

Individual Coverage HRA (ICHRA)

Flexible for 11 classes of workers, including full-time, part-time, and some “gig” workers.

Growth in Applicable Large Employers (ALEs) Using ICHRA to Cover Workers (Since ICHRA Introduced in 2020)



Source: Growth Trends for ICHRA and QSEHRA, Volume 2, HRA Council

Our Members



The HRA Council is a 501 (c)(6) non-profit organization made up of health insurance leaders, brokers, administrators, insurers, support organizations, and employers offering defined contribution health coverage. As a non-partisan group of advocates, we work with stakeholders and policymakers to identify barriers, reduce process friction and administrative burdens, promote best practices, strengthen the health insurance landscape, and increase consumer access, affordability and choice.

More freedom and more choice



Defined contribution health coverage solves access, affordability, choice, compliance, and reduces administrative burdens.

For Workers

Choice: Employees can select any ACA-compliant plan in their market with the level of coverage that best fits their family's needs. HRA Council data reports show employees choosing almost evenly between Gold/Platinum, Silver, and Bronze plans.

Affordability: Employees are free to choose between the employer contribution or the marketplace subsidy, if they are eligible.

Portability: QSEHRAs and ICHRAs allow employees to keep their coverage throughout career changes.

Control: Employees secure the right level of coverage they need.

For Employers

Flexibility: HRAs make sense for modern and distributed workforces with employees in different geographies.

Cost Control: Group premium prices continue to rise; HRA allowances are predictable and can contribute to savings.

Remove Risk: Employers no longer have to worry about managing risk.

Compliant: ICHRAs, appropriately set up and administered, can satisfy the employer shared responsibility provisions of the Affordable Care Act.

For the Marketplace

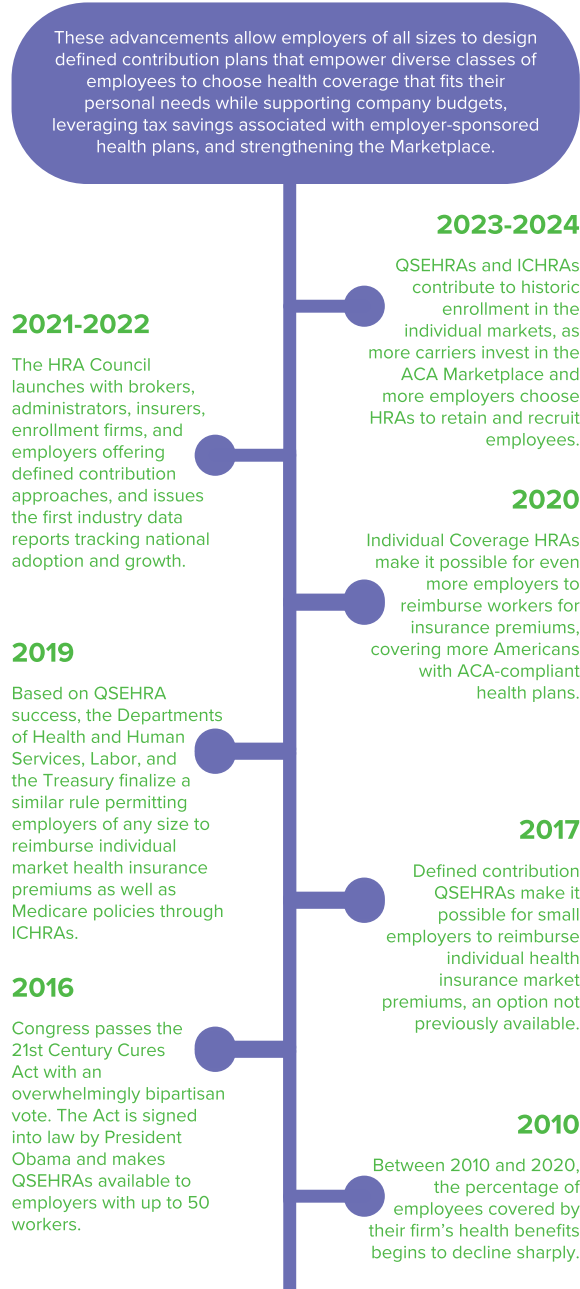
Strength: HRAs add millions of American workers and their family members to the individual market risk-pool, strengthening the Marketplace in all fifty states.

Resilience: The Departments of Health and Human Services, Labor, and the Treasury properly structured the ICHRA rules to strengthen the individual market and encourage more insurer participation. HRA Council data reports track new and younger employee cohorts enrolling in ACA coverage.

Growth: The U.S. Department of Treasury projects that by 2025, HRAs will reduce the overall uninsured population by close to one million lives. The HRA Council is tracking strong year over year growth in its yearly data reports: "Growth Trends for ICHRA and QSEHRA."

Connect with us today to learn more.

Trajectory of ICHRA & QSEHRA



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