



November 2, 2018

Great Move By President Trump

President Trump is dedicated to disrupting the Affordable Care Act. A proposed rule will allow employers to reimburse employees for the cost of individual health insurance coverage using tax-favored health reimbursement arrangements (HRAs). If employers do this, you will not be limited to the single health plan offered by your employer. And you would own your own policy and could keep it even if you left the employer.

However, it may be difficult for employees to find anything other than a health plan. The next step for Mr. Trump should be to find a way to restore affordable catastrophic indemnity insurance options that don't have networks or interfere in private medical decisions.

“U.S. Departments of the Treasury, Health and Human Services, and Labor Announce Proposal to Expand Access to Quality, Affordable Health Coverage,” U.S. Department of Labor, October 23, 2018:

<https://www.dol.gov/newsroom/releases/ebsa/ebsa20181023>

“Health Reimbursement Arrangements and Other Account-Based Group Health Plans,” Notice of Proposed Rulemaking (*Public Inspection Document*), IRS, EBSA, CMS, October 23, 2018:

<https://www.federalregister.gov/documents/2018/10/29/2018-23183/health-reimbursement-arrangements-and-other-account-based-group-health-plans>

Presented daily by Twila Brase, President, Citizens' Council for Health Freedom.

*The Health Freedom Minute is now heard in 47 states:
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