



January 18, 2021

Trump Solidifies Free-Market Option

President Trump's administration is pushing out last-minute rules.

On January 14, it issued a final rule that requires health plans to accept premium payments made by or on behalf of an enrollee using an individual health reimbursement arrangement or a qualified small employer health reimbursement arrangement. Let me explain.

Individual Health Reimbursement Arrangements (or IHRAs) were created by the Trump administration and began on January 1, 2020. Employers could give employees cash through an Individual HRA to buy their own portable policies. This is how insurance should work. You should own your own policy and take it anywhere. Trump's Individual HRA was a start. This rule solidifies this free-market option.

“Notice of Benefit and Payment Parameters for 2022 Final Rule Fact Sheet,”

Centers for Medicare and Medicaid Services, January 14, 2020:

<http://go.cms.gov/2XJjih>

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