

May 6, 2011

## What HRA Exemption?

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Employee HRAs are not exempt from the Affordable Care Act or other provisions in ERISA Part 7, such as mental health parity. Integrated HRAs are exempt from the annual and lifetime limits of the Affordable Care Act, but doubt remains concerning what is an integrated HRA. On Thursday, myself, along with my colleagues of the ABA JCEB, met with Treasury and IRS to state the case for an HRA exemption from these rules. Only time will tell whether an HRA exemption will come to pass, and if so, how limited or broad it may be.