Course Outline

Health Reimbursement Arrangements (HRAs)
Two-credit course

Evolution of HRAs
I. What Is an HRA?
II. Early 2000s: The First HRAs
III. 2010-2014: The Impact of ACA
IV. 2016: Exceptions for Small Employers
V. 2020: Expanded HRA Options
VI. Prevalence of HRAs

Estimated Time to Complete: 20 minutes

Compliance Considerations
I. Impact of Federal Laws, Rules and Codes
II. IRS Notice 2002-45
III. Nondiscrimination Requirements
IV. ERISA Requirements
V. Other ACA Requirements
VI. HIPAA Compliance
VII. COBRA Compliance
VIII. Family Medical Leave Act (FMLA) Compliance
IX. Medicare Secondary Payer (MSP) Considerations

Estimated Time to Complete: 30 minutes

Integrated HRAs
I. What Is an Integrated HRA?
II. Contribution Requirements for Tax-Favored Treatment
III. Contribution Amounts
IV. Vesting of HRA Account Balances
V. Eligible Individuals
VI. Eligible Expenses
VII. Claims Substantiation
VIII. Coordinating HRA and HCFSA Distributions
IX. Treatment of Unused Funds: Year to Year
X. Treatment of Unused Funds: Upon Separation from Employment

Estimated Time to Complete: 30 minutes

Qualified Small Employer HRAs (QSEHRAs)
I. What is a Qualified Small Employer HRA (QSEHRA)?
II. Eligible Employees
III. Employer Contributions
IV. Eligible Expenses
V. Notice and Reporting Requirements
VI. Other ACA Considerations

Estimated Time to Complete: 20 minutes
Individual Coverage HRAs (ICHRA)

I. What is an Individual Coverage HRA (ICHRA)?
II. Group Health Plan Status
III. Employer Contributions
IV. Section 125 Plan Options
V. Eligible Employees
VI. Minimum Class Sizes
VII. Eligible Expenses
VIII. Substantiation of Coverage and Claims
IX. Notice Requirements
X. Other Considerations

Estimated Time to Complete: 30 minutes

Excepted Benefit HRAs

I. What Is an Excepted Benefit HRA?
II. Employer Contribution Amounts
III. Eligible Employees
IV. Eligible Expenses

Estimated Time to Complete: 15 minutes

Other HRA Designs

I. Standalone HRA for One Person
II. Retirement HRA
III. Modified HRA Designs That Can Be Offered with an HSA

Estimated Time to Complete: 15 minutes

Pros and Cons of HRAs

I. Pros and Cons for an Employee
II. Pros and Cons for an Employer
III. Comparing HRAs, HSAs and HCFSAs

Estimated Time to Complete: 15 minutes

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.