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6 Big Benefits Trends for 2019

Expect new approaches to controlling health care costs and a growing focus on being family-friendly

By Stephen Miller, CEBS

January 3, 2019



With 2018 in the rearview mirror, benefits experts are looking down the road to what 2019 will bring for employers and employees.

1. Account-based health plans will create buzz.

Large employers should soon be able to offer health reimbursement arrangements (HRAs) that allow employees to purchase individual coverage for themselves (www.shrm.org/ResourcesAndTools/hr-topics/benefits/pages/regulations-to-let-employees-use-hras-to-buy-health-insurance.aspx) instead of receiving employer-sponsored group coverage. Legislative proposals have been introduced already to expand opportunities for employees to contribute (www.shrm.org/ResourcesAndTools/hr-topics/benefits/pages/health-care-bills-advance-in-house.aspx) to health savings accounts (HSAs). "Final rules on HRAs and congressional action on HSA expansion will create a lot of buzz in 2019, but the complexity of the rules, administrative challenges and delayed effective dates will push real change off into future years," said Wade A. Symons, national leader of the regulator resources group at HR consultancy Mercer.

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