

Recent Employee Benefit Changes

News about employee health benefits seems to be coming rapidly of late. **This issue of *Legislative Review* discusses some of the more recent changes of note.**

Expansion of Preventive Care Benefits under HDHPs

High Deductible Health Plans (HDHPs) can only be paired with a Health Savings Account (HSA) when the HDHP is a qualified plan. **IRS Notice 2019-45 expands the list of preventive care benefits that may be provided on a first-dollar basis by a qualified HDHP.**

The notice specifies that the Treasury Department and Department of Health and Human Services have jointly determined that certain services and items should be classified as preventive care for those with chronic conditions. The expanded preventive services are limited to the specific medical care services or items listed for the associated chronic conditions specified in Notice 2019-45. The notice goes on to affirm that “any medical care previously recognized as preventive care for these rules is still treated as preventive care.”

Notice 2019-45 provides that the following services and items for individuals with the specified chronic conditions listed are treated as preventive care.

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Letter from Karen Knippen

Experts say that continuous learning keeps you young. Based on the learning that benefit brokers engage in we must be like Benjamin Button – aging backwards!

Our knowledge is the real product that we bring to our clients. Most employers are far too busy with their businesses to focus on the many developments in the employee benefit and health insurance realms. Our expertise and insight into their needs is our true value.

Sincerely yours,



Karen Knippen, RHU, REBC
Senior Vice President

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