



MSBA 2023 Leadership Conference

Coordination of Consumer Driven Health Care Benefits

Round Table Discussion Presented by Chris Williams & Brian Netzer

Agenda:

1. **Health Care Costs**
2. **Health Reimbursement Arrangements**
3. **Health Savings Accounts**
4. **Flexible Spending Account**
5. **Coordination Issues**
6. **HRA/HSA/FSA Comparison**
7. **2023 Limits Released**

	Health Reimbursement Arrangement (HRA)	Medical Flexible Spending Account	Health Savings Account
Eligible Funding Sources	Employer and Mandated Employee Contributions	Elective Employee Deferrals and Employer Contributions	Employee and Employer Contributions
Contributions Limits 2022	Depends on Plan Design Most Plans Have No Limit	Medical FSA: \$2,850 Dependent FSA: \$5,000	Single: \$3,650 Family: \$7,300
Catch Up Contributions	No	No	Yes, over age 55 \$1,000
Insurance requirement	Depends on Plan Design	No	Yes. Participant must be enrolled in an HSA eligible High Deductible Health Plan
Eligible Expenses	Plan Doc governs, premiums and out-of-pocket medical 213(d)	Out-of-pocket only 213(d)	Out-of-pocket with a few premium exceptions
Requires Trust	No- however, often used	No	Yes
Adjudication of claims	Yes	Yes	No
Rollover of funds	Optional	No	Yes

