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 Attention Employers: COVID relief is now available. See the latest FSA and DCFS rule changes and [take action](#) → </covid-relief-provisions>

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# REGULATORY UPDATES

Read the latest information to see how rule changes could impact your benefits.

[See our response for members](#) → </cares>

## Latest Update

December 28, 2020

### **COVID RELIEF NOW AVAILABLE, BUT BENEFITS TEAMS WILL NEED TO ACT QUICKLY**

The new Consolidated Appropriations Act, 2021 (commonly called the COVID Relief Bill) allows employers to increase carryover amounts and extend grace periods for dependent care and healthcare flexible spending accounts. In addition, organizations may allow election changes without regard to change in status rules (annual limits still apply).

Benefits leaders will need to act fast to help their people take advantage of available relief, especially:

Employees who didn't enroll during annual enrollment because of pandemic uncertainty.

Members who haven't used remaining FSA and DCFSA funds (our client data shows \$500 million+ in at-risk funds, significantly higher than a typical year).

#### Compliance updates

[Consolidated Appropriat](https://drq94yec07kda.)  
[Appropriation Act 2021.r](https://drq94yec07kda.)

[Coronavirus \(COVID-19\)](https://drq94yec07kda.)  
[Alert-IRS-Update-HDHP](https://drq94yec07kda.)

[CARES Act of 2020](https://drq94yec07kda.)  
[Act of 2020.pdf](https://drq94yec07kda.)

[News From The Benefits](https://drq94yec07kda.)  
[Act of 2020.pdf](https://drq94yec07kda.)

[DOL Relief](https://drq94yec07kda.)  
[Relief.pdf](https://drq94yec07kda.)

[COBRA Model Notices](https://drq94yec07kda.)  
[Act of 2020.pdf](https://drq94yec07kda.)

[IRS Guidance](https://drq94yec07kda.)  
[29\\_2020-33\\_20200512](https://drq94yec07kda.)

[DOL/IRS Guidance - CO](https://drq94yec07kda.)  
[Act of 2020.pdf](https://drq94yec07kda.)

Those who risk spending down accounts frivolously to avoid forfeiting funds.

Those who have deferred medical, dental or other care, or gone without childcare, during the pandemic.

[Read more →](#)

<https://drq94yec07kda.cloudfront.net/cares/ConsolidatedAppropriationAct2021.pdf>

## WATCH OUR ON-DEMAND WEBINARS

Get the full picture from our legislative affairs team. You'll learn the ins and outs of the new rule changes and how to use them to maximize relief for your organization.

[Employers webinar →](#)

<https://app.livestorm.co/healthequity-education/covid-relief-2021-implementing-fsa-rule-changes-on-demand>

[Benefits Advisors webinar →](#)

<https://app.livestorm.co/healthequity-education/benefits-advisors-covid-relief-2021-implementing-fsa-rule-changes-on-demand>

[DOL/IRS Guidance - FSA](#)  
<https://drq94yec07kda.>

[IRS Notice 2020-35](#)  
<https://drq94yec07kda.2020-35.pdf>

### Resources

[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus/index.html)  
<https://www.cdc.gov/coronavirus/index.html>

[COVID-19 Commuter Re](#)  
<https://www.wagework.com/commuter-communicat>

### Communications


[A message from President](#)  
<https://drq94yec07kda.>  
[from Jon Kessler March](#)

["Respond with Confiden](#)  
[Webinar Recording April](#)  
<https://vimeo.com/469>


## FAQ's

There have been a lot of changes during this past year as the nation deals with COVID-19. This list will hopefully help you find the answers you need regarding your health accounts and the recent changes.


Have more questions?  
[Contact us \(/contact\).](#)

**What is HealthEquity doing in response to the emerging COVID-19 situation?** 

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**Can we expect any disruptions to our regular service? Will we still be able to make claims and access funds?** 

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**What is HealthEquity doing to educate members about COVID-19?** 

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**What can I do to help prepare my employees for coronavirus?**

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**Are you still traveling to attend meetings and events?**



**How will I know if anything changes?**



**Are you moving to remote work and should I expect any changes to service levels?**

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*Note: The FAQs above are provided to assist employers and plan sponsors with their research into the potential impacts of the recent IRS guidance. This is not legal advice, and the relief actions are complex and dynamic. As always, we strongly encourage employers and plan sponsors to consult their legal or benefits counsel for conclusive guidance on how the actions apply in their circumstances.*

**Individual Support**

[HSA Guide \(/learn/hsa\)](/learn/hsa)  
[FSA Guide \(/learn/flexible-spending-account\)](/learn/flexible-spending-account)

**Business Support**

[Business Support Center \(/support-center\)](/support-center)

**Products**

[HSA \(/hsa\)](/hsa)  
[FSA \(/fsa\)](/fsa)  
[HRA \(/hra\)](/hra)  
[Dependent Care \(/dcfsa\)](/dcfsa)  
[Commuter \(/commuter\)](/commuter)

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[COVID-19 Information \(/cares\)](/cares)



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<a href="#">Member Help Center</a> ( <a href="https://answers.healthequity.com/">https://answers.healthequity.com/</a> )	<a href="#">Open Enrollment</a> ( <a href="/oetoolkit">/oetoolkit</a> )	<a href="#">Wellbeing</a> ( <a href="/cobra">/cobra</a> )	<a href="#">Newsroom</a> ( <a href="https://www2.healthequity.com/company/news-coverage">https://www2.healthequity.com/company/news-coverage</a> )		
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