

Congress Passes \$1.4 Trillion Stimulus Bill

Congress has voted to pass a \$1.4 trillion omnibus spending bill, which includes provisions on COVID-19 relief, a ban on surprise billing, and the ability for employees to roll over funds from Flexible Spending Accounts.

This surprise-billing ban will hold patients harmless from surprise medical bills, including from air ambulance providers, by ensuring they are only responsible for their in-network cost-sharing amounts in both emergency situations and certain non-emergency situations where patients do not have the ability to choose an in-network provider. For other claims, this new surprise-billing agreement utilizes arbitration. However, this bill does require the arbiter to consider the median in-network rate for the service in question.

In regard to FSAs, this legislation provides further flexibility for taxpayers to rollover unused amounts in their health and dependent care FSAs from 2020 to 2021 and from 2021 to 2022. This provision also permits employers to allow employees to make a 2021 mid-year prospective change in contribution amounts.

The spending package contains provisions aimed at providing coronavirus relief for Americans. Relevant provisions include:

- an additional \$284 billion for Paycheck Protection Program loans
- \$600 direct stimulus checks for individuals making up to \$75,000, \$1,200 per married couple making up to \$150,000, and \$600 per dependent child
- an additional \$300 per week for all workers receiving unemployment benefits through March 2021
- \$69 billion for vaccine distribution, coronavirus testing and contact tracing

<https://www.politico.com/news/2020/12/20/details-stimulus-package-omnibus-bill-449499>

<https://www.axios.com/stimulus-checks-congress-deal-33e713ae-501e-484b-9cea-1a77c39d32e7.html>

<https://www.dallasnews.com/business/health-care/2020/12/22/covid-bill-to-end-surprise-medical-bills/>

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