

News

# Katie Bjornstad Amin Quoted in NPR About Benefit Changes Following IRS Rule Shift

**ATTORNEYS & PROFESSIONALS**

**Kathryn Bjornstad Amin**

kamin@groom.com

202-861-2604

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Principal Katie Bjornstad Amin was quoted in a recent NPR article, “IRS Rule Shift Lets Workers Make Benefits Changes Midyear — If Their Employer Agrees,” with answers to common questions regarding [new IRS guidance](#).

If you switch plans midyear, you may have to start all over again with paying down your deductible and working toward reaching your annual out-of-pocket maximum spending limit for the year, said Amin.

“Some employer plans would credit you under the new option if you switched plans,” she added. “It depends.”

According to Amin, the one thing that won’t qualify as comprehensive coverage is a short-term plan.

If you decide to stop contributing to your FSA, you can spend down the money that’s accumulated there on health care expenses, but you can’t cash out the account, said Amin when discussing the additional IRS relief allowing adjustments to elected health care FSA amounts.

To read the article, click [here](#).