

# IRS ISSUES HDHP CORONAVIRUS RELIEF

*Hodgson Russ Employee Benefits Alert*  
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The IRS issued Notice 2020-15 providing that a high deductible health plan (HDHP) will not fail to be a HDHP for allowing first dollar coverage for benefits associated with the testing and treatment of COVID-19. Also, a participant in such a HDHP will remain eligible to make tax-favored contributions to a health savings account (HSA).

Under Code Section 223, an eligible individual may deduct contributions to an HSA. To be eligible to make an HSA contribution, the individual must be covered by a HDHP and not have any other disqualifying coverage. A HDHP must satisfy certain requirements such as mandating that participants satisfy a minimum deductible.

This IRS relief permits the coverage of COVID-19 testing and treatment without first satisfying the otherwise applicable deductible. (IRS Notice 2020-15).

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