

# Restaurant & Hospitality Association Benefit Trust

## Issue Overview

Restaurants and hotels with 2-99 employees can now enroll in a comprehensive healthcare plan known as the Restaurant & Hospitality Association Benefit Trust (RHA Trust). Sponsored by the National Restaurant Association, and fully-insured by UnitedHealthcare, the RHA Trust will enable small businesses and their employees to achieve scale in order to access quality, affordable health insurance.

### A Commitment to Quality that features:

- All 120 benefit plans offered through the RHA Trust are fully compliant with the Affordable Care Act and cover all “minimum essential benefits.”
- A broad provider network that features the same access to caregivers as is available to large corporations, including 5,600 hospitals and world-class medical centers like MD Anderson, the Mayo Clinic, and Johns Hopkins.
- Family in mind: Maternity and newborn care, telehealth, and a \$0 copay for a child’s pediatrician visits.
- Inclusive benefits such as: Prescription drug coverage, mental health services, hospitalization coverage, substance abuse treatment, and wellness incentives – all with minimal cost-sharing.

The Kaiser Family Foundation (KFF) reports the rate of small businesses (3-199 employees) offering health insurance has dropped from 61% in 2012 to 56% in 2018.<sup>1</sup> Additionally, over 28 million Americans were uninsured in 2017. To provide health insurance, small businesses seek quality coverage, competitive pricing, and simple administration. Since 2015, the National Restaurant Association has partnered with UnitedHealthcare to formulate an association health plan that meets and exceeds these key benchmarks.

As a bona fide association, the National Restaurant Association is proud to sponsor the RHA Trust and offer enrollment exclusively to members of the organization. The RHA Trust complies with all federal (*Employee Retirement Income Security Act of 1974*) and state laws. We look forward to partnering with policymakers on solutions to advance quality, comprehensive health insurance coverage.

## Contact

### Aaron Frazier

Director of Healthcare Policy

National Restaurant Association

[afrazier@restaurant.org](mailto:afrazier@restaurant.org) • (202) 331-5907 • [RestaurantHealthcare.org](http://RestaurantHealthcare.org)

## Background:

The National Restaurant Association was founded in 1919, with headquarters in Chicago, IL and Washington, DC.

UnitedHealthcare is the largest health insurer in the U.S.<sup>2</sup> and its employer-sponsored plans serve over 200,000 employer customers.

In April 2018, the National Restaurant Association launched the Restaurant & Hospitality Association Benefit Trust (RHA Trust), a fully-insured plan from UnitedHealthcare.

9 in 10 restaurants have fewer than 50 employees, and 7 in 10 restaurants are single-unit operations.

## Our Position:

Improve small business access to quality, comprehensive health insurance coverage for their employees.

**The National Restaurant Association is the leading business association for the restaurant and foodservice industry, representing:**

**15.1 million**

**employees, nearly 10% of the nation's workforce**



**1 million**

**locations across the country**



**\$825 billion**

**in sales – making up 4% of the U.S. GDP**



**Restaurant.org**