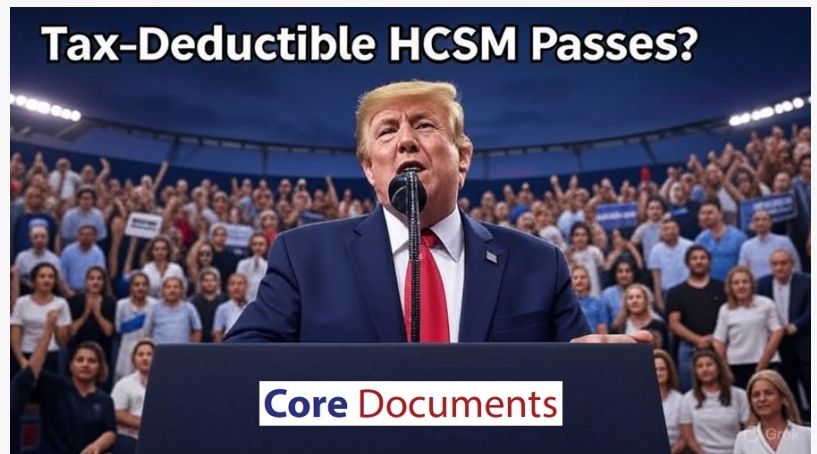


Core Documents Urges President Trump to Finalize Tax-Deductible Status for Health Care Sharing Ministry (HCSM) Plans

Finalizing this would provide immediate tax relief to 1.5 million HCSM members and enable employers to offer innovative, tax-advantaged HRA benefits.

BRADENTON, FL, UNITED STATES, August 6, 2025 /EINPresswire.com/ -- Core Documents, a leader in providing IRS-compliant employee benefit plan documents, calls on President Trump to prioritize and finalize the proposed regulations under IRS Code Section 213, as outlined in Executive Order 13877, "Improving Price and Quality Transparency in American Healthcare to Put Patients First," signed on June 24, 2019. These proposed rules, introduced by the IRS and the Department of the Treasury in June 2020, would allow payments for Health Care Sharing Ministries (HCSMs) to be treated as tax-deductible medical expenses under IRS Code Section 213(d) and reimbursable through Health



President Trump Please Make HCSM Plans Tax-Deductible.

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Finalizing these regulations would be a transformative victory for all Americans who rely on HCSMs for healthcare. We call on President Trump to act swiftly to make this vision a reality.”

Gene C. Ennis - Core Documents

Reimbursement Arrangements (HRAs), including Qualified Small Employer HRAs (QSEHRAs) and Individual Coverage HRAs (ICHRAs).

Current Status in 2025

As of August 2025, the proposed regulations (REG-109755-19) remain pending, stalled during the prior administration and awaiting finalization. These rules, if adopted, would mark a significant step forward in recognizing HCSM membership payments as eligible medical expenses, enabling tax deductions for individuals and families and allowing reimbursements through employer-sponsored

HRAs. Despite the comment period closing on August 10, 2020, no final rule has been published

in the Federal Register, leaving millions of Americans without the tax benefits these arrangements could provide.

The Impact of HCSMs in America

Health Care Sharing Ministries have grown significantly, with an estimated 1.5 million Americans participating in HCSMs as of 2025, according to industry reports. These ministries, rooted in shared values and community support, allow individuals and families to contribute monthly fees to a collective fund that covers medical expenses for members. HCSMs often require a statement of faith and adherence to specific lifestyle guidelines, offering a cost-effective alternative to traditional health insurance, with monthly contributions typically lower than standard premiums.

Finalizing these regulations would provide substantial benefits for American families:

- Tax Savings: HCSM members could deduct membership payments as medical expenses, reducing their taxable income.
- HRA Integration: Employers could reimburse HCSM payments through QSEHRAs and ICHRAs, offering tax-free benefits to employees, particularly those at small businesses or without access to group health plans.
- Affordable Healthcare Access: Families could access quality care at lower costs, aligning with their values while maintaining financial flexibility.
- Support for Small Businesses: QSEHRAs, available to employers with fewer than 50 employees, and ICHRAs, available to businesses of all sizes, would gain flexibility to support employees' HCSM participation, enhancing employee retention and satisfaction.

A Plea to President Trump

Core Documents respectfully urges President Trump to champion the finalization of these proposed regulations. By advancing Executive Order 13877, the administration can empower millions of American families with greater control over their healthcare choices, delivering on the promise of transparency and affordability. Finalizing this rule would provide immediate tax relief to HCSM members and enable employers to offer innovative, tax-advantaged benefits through HRAs, fostering a healthcare system that prioritizes patients and their values.

"We stand at a critical juncture for American healthcare," said Gene Ennis, President at Core Documents. "Finalizing these regulations would be a transformative victory for families, small businesses, and communities who rely on HCSMs for affordable, values-driven healthcare. We call on President Trump to act swiftly to make this vision a reality."

About Core Documents

Core Documents is a trusted provider of IRS-compliant plan documents for employee benefits, including QSEHRAs, ICHRAs, and other tax-advantaged arrangements. With over 25 years of

experience, Core Documents helps employers and employees navigate the complexities of healthcare benefits with cost-effective, compliant solutions. For more information, visit www.coredocuments.com or contact us at (888) 755-3373.

Gene Ennis
Core Documents, Inc.
+1 888-755-3373
[email us here](#)

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