The ELARA Act

Employer-Level Access to Reporting & Analytics

A Targeted Transparency Solution for Employer Health Plans



The Issue

Small and mid-sized employers with fully insured health plans must manage plan costs and compliance obligations, yet often lack the claims data needed to understand spending, identify cost drivers and evaluate coverage options.

The ELARA Act gives employers timely access to this information, with strict privacy protections, so they can make better decisions about plan costs and employee benefits.

What the ELARA Act Does

The ELARA Act requires health insurers to provide employers with timely, standardized claims information upon request, while preserving strict privacy protections.

- Requires a standardized claims report within 30 days of written request
- Allows up to two reports per plan year
- Includes claims, utilization, enrollment, premium, and high cost claims data
- Applies to private and governmental employers sponsoring insured group health plans
- Maintains HIPAA compliance through certification, de-identification, and limits on use

Why It Makes Sense

The ELARA Act is a measured transparency reform that aligns data access with financial and legal responsibility.

1. Strengthens fiduciary oversight of employer-sponsored plans
2. Supports cost containment by identifying utilization patterns and cost drivers
3. Creates insurer accountability through uniform reporting standards
4. Improves market efficiency without altering benefits, pricing, or networks
5. Protects patient privacy and limits data use to legitimate plan functions

Built-In Safeguards

- Applies only to group health plans regulated under state insurance law
- Requires strict HIPAA compliance and limits data use to plan administration
- Provides de-identified or aggregated data without employer certification
- Exempts governmental employer reports from public-records disclosure
- Includes a good-faith compliance safe harbor for carriers

Help Employers Access the Claims Data They Need

Advance the ELARA Act in your state to give employers timely access to claims data to manage costs, fulfill fiduciary responsibilities, and protect employees.

Contact **legislative@nabip.org** to get started.

info@nabip.org
www.nabip.org
999 E Street NW, Suite 604
Washington, DC 20004