



**Health Consumer Rights and Related Laws
ERISA**

ERISA, the Employee Retirement Income Security Act of 1974 is a federal law that was enacted in 1974 to regulate employee pension funds. This law also prohibits states from regulating employee welfare benefit plans including health benefits. This is especially important if your employer is based in a state other than the one in which you work. ERISA governs employer-sponsored health plans, except those offered by a church or government entity. Employers that self-fund are not subject to traditional state insurance laws. With self-insured plans the employer is actually responsible for paying most of the health bills.

Certain benefits are guaranteed by ERISA through the Pension Benefit Guaranty Corporation, a federally chartered corporation, if a defined plan is terminated.

The Department of Labor's (DOL) Employee Benefits Security Administration (EBSA) enforces ERISA.

For More Information

Employee Benefits Security Administration (EBSA)
200 Constitution Avenue, NW
Room N-5623
Washington, DC 20210

1-866-444-EBSA (3272)
TTY: 1-877-889-5627

www.dol.gov

Source: The Employee Retirement Income Security Act (ERISA)
Fact Sheet Published by the U.S. Department of Labor Office
of Compliance Assistance

Funding for this publication comes from Maternal and Child Health Bureau under Grant H84MC07992-01-01 and Department of Health Children's Special Health Services. The views and opinions herein do not necessarily reflect views or policies of MCHB, CSHS or the FVND Health Information and Education Center.