

# NC Family to Family Health Information Center

*"A beacon for families of children with special health care needs."*

NC Family to Family Health Information Center  
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Fact Sheet

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## 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](http://www.dol.gov)

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