

**AMENDMENT IN THE NATURE OF A SUBSTITUTE**  
**TO H.R. 5498**  
**OFFERED BY M** \_\_\_\_\_

Strike all after the enacting clause and insert the following:

**1 SECTION 1. SHORT TITLE.**

2       This Act may be cited as the “Small Business Health  
3 Options Awareness Act of 2026”.

**4 SEC. 2. OUTREACH TO SMALL BUSINESS CONCERNS ON IN-**  
**5                   DIVIDUAL COVERAGE HEALTH REIMBURSE-**  
**6                   MENT ARRANGEMENTS.**

7       (a) DISSEMINATION.—The Administrator of the  
8 Small Business Administration shall disseminate informa-  
9 tion developed by appropriate Federal agencies on indi-  
10 vidual coverage health reimbursement arrangements to  
11 small business concerns through—

- 12               (1) small business development centers; and  
13               (2) district offices of the Administration.

14       (b) PUBLICATION.—The Administrator shall include  
15 the information described in subsection (a) in outreach  
16 and communications of the Small Business Administra-  
17 tion, including social media, press releases, and publica-  
18 tion on a website of the Administration.

1 (c) DEFINITIONS.—In this section:

2 (1) APPROPRIATE FEDERAL AGENCY.—The  
3 term “appropriate Federal agency” means a Federal  
4 agency, as determined by the Administrator of the  
5 Small Business Administration, and includes the De-  
6 partment of the Treasury, the Department of Health  
7 and Human Services, and the Department of Labor.

8 (2) INDIVIDUAL COVERAGE HEALTH REIM-  
9 BURSEMENT ARRANGEMENT.—The term “individual  
10 coverage health reimbursement arrangement” has  
11 the meaning given by the rule entitled “Health Re-  
12 imbursement Arrangements and Other Account-  
13 Based Group Health Plans” (84 Fed. Reg. 28888;  
14 June 20, 2019).

15 (3) SMALL BUSINESS ACT DEFINITIONS.—The  
16 terms “small business concern” and “small business  
17 development center” have the meanings given, re-  
18 spectively, under section 3 of the Small Business Act  
19 (15 U.S.C. 632).

