MEWAs Multiple Employer Welfare Arrangements under the Employee Retirement Income Security Act (ERISA): A Guide to Federal and State Regulation, and in the explanations of DOL’s pre-rule guidance in this NPRM. We appreciate that both he 2018 AHP Rule and the pre- 2018 AHP Rule guidance preserves State Insurance Department regulatory authority over MEWAs, including AHPs (largely indirectly in the case of fully-insured MEWAs; directly in the case of non-fully insured MEWAs). Given the long and troubled history of MEWAs, this authority was given to the states in recognition that states remain in the