

# ICHRAs & QSERHAs

Tax-advantaged health benefits for small businesses



# ICHRAs & QSEHRAs

## An Alternative to Group Coverage

### Control Costs

Employers set the amount available for reimbursement  
*vs insurance carriers dictating the employer spend*

### More Insurance Options

Employees choose the plan that best fits them  
*vs employers choosing their plans*

### Tax Advantaged

Reimbursements excluded from income & payroll taxes

# ICHRA vs QSEHRA

<b>Business Size</b>	No restriction	Less than 50 FTEs
<b>Eligible Employees</b>	Employers create employee classes and offer an ICHRA to each class	All employees are eligible (may exclude part-time employees)
<b>Insurance Requirement</b>	Individual Coverage Only (including Medicare)	Any plan that provides Minimum Essential Coverage
<b>Annual Allowance Caps</b>	No maximums	Family: \$12,450 Single: \$6,150
<b>Reimbursable Expenses</b>	Premiums & Out-of-pocket expenses (employers may offer subset)	Premiums & Out-of-pocket expenses (employers may offer subset)

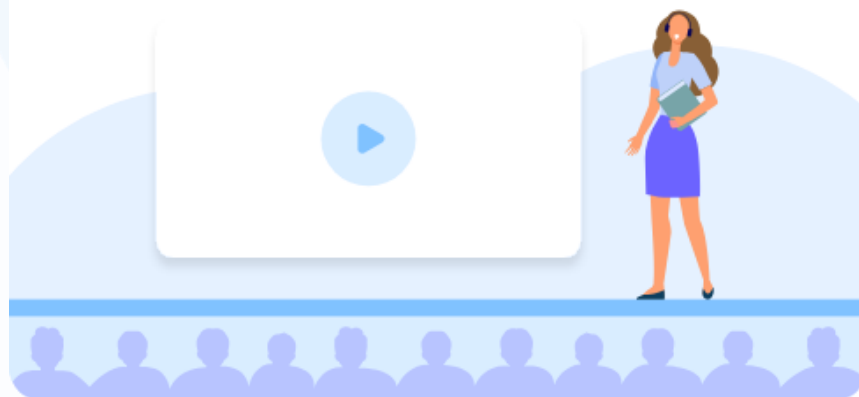
# Resources



## ICHRA vs QSEHRA



## Guide To Salusion's ICHRA



## Guide To Salusion's QSEHRA

