



QSEHRA or ICHRA?

Which HRA fits you best?

QSEHRA and ICHRA both enable you to reimburse your employees tax-free. Let's see which fits your company best.

Side-by-side

Tax-Free Reimbursements	ICHRA	QSEHRA
Health insurance premiums	✓	✓
Medical expenses	✓	✓
Vary by age/family size	✓	✓
Unlimited reimbursement allowance	✓	✗
Employer Requirements		
Works with large employers (50+)	✓	✗
Works alongside traditional group health plans	✓	✗
Works with other group insurance (dental, vision, life, etc.)	✓	✗
Design Flexibility		
Include or exclude part-time and seasonal employees	✓	✓
Vary amounts by employee classes	✓	✗
Plan Compatibility		
Works with individual plans	✓	✓
Works for employees on spouse's plans	✗	✓
Works with alternative plans (ie Sharing Ministries, short-term, etc) + MEC	✗	✓

Pro-Tip: Go with QSEHRA unless one of these items applies to

- ✓ have 50+ employees
- ✓ want higher reimbursement limits than QSEHRA allows
- ✓ want to offer dental or vision
- ✓ want to offer a group plan to a class of employees
- ✓ want to vary reimbursements by employee classes