



## ICHRA - Group Health Plan (GHP) for Employees with Individual Market/Exchange Coverage or are Medicare-Entitled.

An ICHRA allows employers to retain and attract employees by remaining competitive in the marketplace. With an ICHRA, employers can offer a plan to their employees with individual coverage alongside a traditional GHP for the rest of their organization.

### Employer Rules & Requirements

- **Funding Requirements:** This is an employer-funded account with no limit on annual contributions.
- **Employers of any size may offer ICHRA to employees not on the GHP, if applicable, and who have Individual Market Coverage (IMC) or Exchange Market coverage, or are Medicare-entitled.**
- **ICHRA plan years may be calendar or fiscal with a plan start date of 01/01/20 or later.**
- **Employers must allow participants to opt out of ICHRA once annually and upon termination.**
- **Employer may not offer both an ICHRA and EBHRA (Excepted Benefit HRA).**
- **Group Health Plan (GHP) Rules: Employer cannot offer a choice between the GHP and ICHRA to employees in same class.**
  - All employees within a class must be offered the ICHRA on the same terms.
  - If employer does not offer a GHP, the ICHRA can be offered to all eligible employees.

### Individual Coverage Requirements

- **Applicable Individual Coverage is required for premium reimbursement and 213(d) expense reimbursement.**
- **Employee must be enrolled in applicable coverage (one of the following): Medicare Part A & B, Medicare Advantage Plan, Individual Market Coverage, or Exchange Market coverage.**

### ICHRA Reimbursements

- **Individual health coverage must be in place (and verified) for reimbursements to be paid (may be subject to COBRA).**
- **Employer may offer reimbursement for premiums only, 213(d) expenses only, or both.**

### Compliance Suite Available for Bundled Benefits and Pricing!

In addition to the ICHRA offering, employers may choose to add on our ICHRA Compliance Suite to increase their benefits and with the convenience of bundled pricing. The Suite includes the following TASC compliance offerings:

ACA Employer Reporting • COBRA Administration • HIPAA Compliance • PCORI Compliance

Ask us about the special pricing available for ICHRA when you bundle it with the ICHRA Compliance Suite.

TASC offers it audit guarantee to employers who establish an ICHRA in a manner consistent with the applicable laws and rules.