



## QSEHRA Employee Minimum Essential Coverage Notice

Your employer offers a Qualified Small Employer HRA (QSEHRA), that allows you to receive tax free payment of medical expenses incurred during the Plan Year including the cost of individual health insurance premium. In order to receive the tax benefits of this QSEHRA you must have, for each month, "Minimum Essential Coverage" as defined by the Affordable Care Act (ACA).

Individual health insurance you obtain through an insurance company or on a federal ACA Exchange, an HMO, Medicare, Tri-care or coverage offered by your spouse's employer are all considered Minimum Essential Coverage.

If you do not maintain Minimum Essential Coverage as defined by the Affordable Care Act for any month, you may be subject to the Individual Mandate Tax under Section 5000A of the Affordable Care Act, AND any reimbursement received under this Plan for that month will be taxable income.

In order to avoid these taxes, your employer is asking you to certify whether you have Minimum Essential Coverage, and that you will update your employer immediately if there are changes to this status.

Please initial one of the items below:

\_\_\_\_\_ I certify that I am enrolled in Minimum Essential Coverage as described above, and that I will immediately update my employer if I lose this coverage.

\_\_\_\_\_ I certify that I am not enrolled in Minimum Essential Coverage as described above, and that I will immediately update my employer if I obtain this coverage.

**Employee Signature:** \_\_\_\_\_

**Printed Name:** \_\_\_\_\_

**Employer Name:** \_\_\_\_\_

**Date Signed:** \_\_\_\_\_