

Overview

Employers can offer Health Reimbursement Arrangements (HRAs) to their employees. An HRA is an employee health benefit that reimburses employees and their families for health care expenses up to a certain dollar amount. There are new federal rules that allow individuals to use employer funds from an HRA to purchase their health insurance plan on their own and new questions will appear on the HIX application regarding HRAs. These types of HRAs are known as Individual Coverage HRAs (ICHRAs) and Qualified Small Employer HRAs (QSEHRAs).

Things to Note:

- Employees who are offered either type of HRA will receive a notice from their employer
- The employer notice will include important information about the individual's type of HRA, the benefit amount, and the dates that the HRA is active
- Employees will be eligible for a Special Enrollment Period (SEP) and will need to call the Health Connector to open an <u>SEP</u>
- An individual's eligibility for APTCs may be impacted by an ICHRA or a QSEHRA depending on whether the HRA is considered affordable or not according to a federal formula
- The Health Connector's application collects information about employer offered HRAs and uses this information to determine APTC eligibility
- The Health Connector has a dedicated webpage for these HRAs, which is located here

If	Then
A consumer mentions access to an HRA or Health Reimbursement Arrangement	Ask if they have received a notice from their employer. If they have not, they need to speak with their employer.
They have received a notice from their employer	Tell them to have their employer notice available when they apply for coverage through the Health Connector. The Health Connector's application will ask questions about the type of HRA they are offered from their employer. This information can be found in their HRA employer notice.
The employer offers an Individual Coverage HRA (ICHRA)	The employee has the option of taking the HRA or not. 1) If the applicant's health insurance would still be unaffordable with the HRA contribution from their employer and they are opting out of the employer's HRA, they may be able to receive APTCs and/or ConnectorCare if eligible.



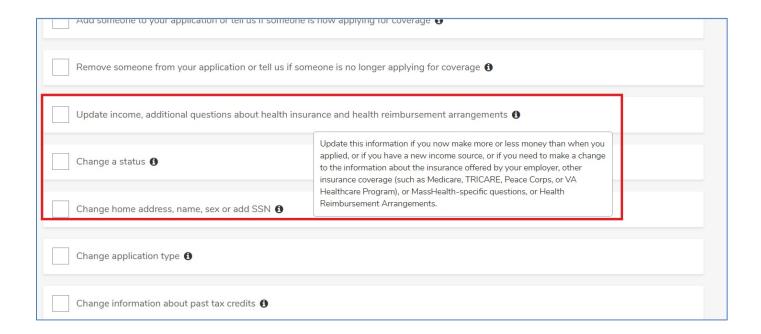
	Affordability of the HRA is based on a federal formula that the Health Connector's system will automatically calculate with the information provided by the applicant. 2) If the application deems that the HRA offered to the applicant makes their coverage affordable, then they would not be eligible for APTCs and would be informed on the application. This is true for affordable individual coverage HRAs (ICHRAs) whether the applicant chooses to accept the HRA or chooses to opt out of the HRA.
The employer offers a Qualified Small Employer HRA (QSEHRA)	The employee does not have the option of forgoing the HRA. They will need to take the HRA contribution. Depending on whether the QSEHRA is determined to be affordable or not, the applicant may be eligible for some amount of APTCs. If the QSEHRA is unaffordable, APTCs may be adjusted based on their QSEHRA benefit amount. If their QSEHRA is affordable, the applicant won't be eligible for APTCs.
The employee decides to apply for health insurance coverage through the Health Connector and has an HRA	Help them apply, shop and enroll in a plan, educating, if needed, on how to enter HRA information into the application or navigate to the tool tips throughout the HRA section of the application. Employees who shop outside of OE are eligible for a 60-Day SEP from the date they received their HRA. They may need to have an SEP opened for them. Note: Remind the applicant of their 60-day SEP deadline.

HRA Application Questions

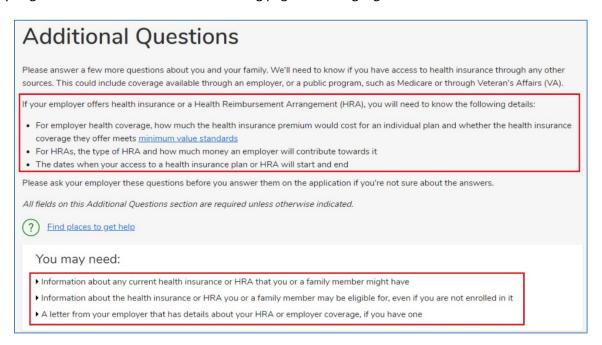
The first step is to see if the HRA questions are applicable to the applicant. They will need to have the notice from their employer with them to answer these questions. On the notice it should reference either the Individual Coverage HRA (ICHRA) or the Qualified Small Employer HRA (QSEHRA). If so, then they should proceed with indicating that they are offered an HRA and select or add the employer offering the HRA.

A current member can add the HRA through the report a change (RAC) options under "update income, additional questions about health insurance and health reimbursement arrangements."



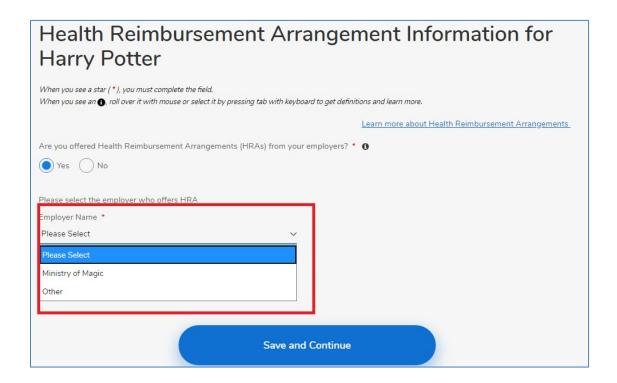


When you get to the Additional Questions landing page more language has been added around HRAs:



The first question asks if their employer offers an HRA. If so, you will need to select or enter in the employer who is offering the HRA and click Save and Continue.



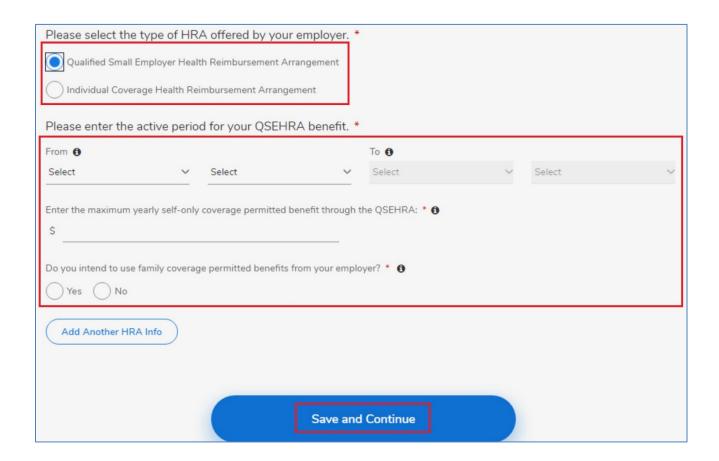


Next, the application will ask for information about the specific type of HRA: Individual coverage HRA (ICHRA) or Qualified Small Employer HRA (QSEHRA). Applicants will also need to enter information about the HRA's active period and the HRA's yearly self-only coverage permitted benefit amount. This information is located in the notice the applicant received from their employer about the HRA.

If an applicant selects QSEHRA, they will need to indicate whether they intend to use the family level permitted benefit from their employer. If they select yes, they will then be asked to enter the amount of the family benefit (which can be found in the HRA notice from their employer).

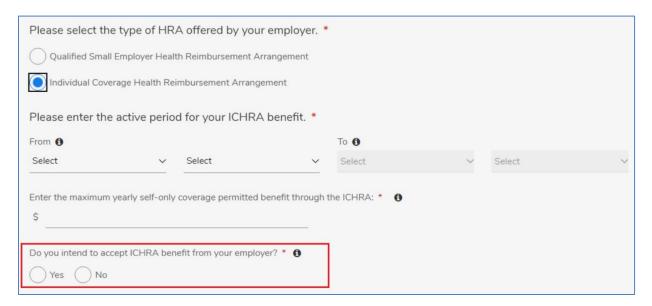
This information is needed because if an applicant's QSEHRA is deemed unaffordable, they may be eligible for an adjusted amount of APTCs. This adjusted APTC amount will be calculated using information about which HRA benefit amount the applicant plans to use (family benefit or self-only benefit from employer).



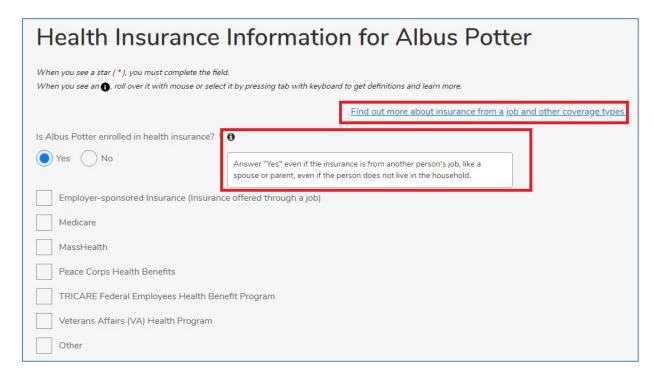




Depending on which HRA type the applicant chooses (ICHRA or QSEHRA), the additional questions (after questions about active period and self-only benefit amount) will differ. If an applicant selects ICHRA, they will also need to indicate whether they intend to accept their ICHRA benefit from their employer. (There is no opt out option for QSEHRAs, so this question will not appear for applicants selecting QSEHRA as their HRA type).



For every member of the household, the applicant will be asked if they are enrolled and or have access to health insurance. These questions appear a little differently than in the past.





Here is the question if they are "offered" health insurace.



An additional line has been added in the Application Summary regarding HRAs:

