

2020 HRA COMPARISON CHART

QSE-HRA vs. ICHRA

Plan Features	QSEHRA	ICHRA
No. Employees, Minimum	1	1
No. Employees, Maximum	49	Any
Annual funding limit	\$5,250 self-only or \$10,600 family, adjusted annually	None
Employer can limit types of reimbursements	Yes	Yes
Integrates with Medicare ¹	Yes	Yes
Integrates with Group Coverage	Yes	No
May offer group health plan to other workers	No	Yes
Premium Tax Credit	Yes (offset by QSE-HRA)	No (annual opt-out provision)
Proof of MEC	Yes	Implicit

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QSE-HRA vs. ICHRA

Plan Features	QSEHRA	ICHRA
Substantiation of Coverage – Annual	Yes	Yes
Substantiation of Coverage – Ongoing	Yes	Yes
Reliance upon substantiation	Yes	Yes
Reimbursements tax-free to employees	Yes	Yes
Pay balance of premium via Section 125 plan	Yes	Yes
Coordinates with HSA	Yes ²	Yes ²
Coordinates with FSA	No	Yes ³
Allows reimbursements without health coverage	No	No

¹Medicare Part A only, Parts A and B, or Medicare Advantage plans qualify as MEC.

²When QSEHRA reimburses premiums only or ICHRA reimburses premiums only or premium plus post-deductible expenses only.

³When FSA pays excepted benefits only.