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Explore Health Employer HRA Tool

Employers that do not offer traditional health coverage to their employees can help employees pay for medical expenses through a Health Reimbursement Arrangement (HRA). If your employer offers an HRA, that HRA can be used to lower your household's costs for qualifying health coverage, including qualified health plans through Explore Health.

If your employer offers you an HRA:

- Read the letter you get from them carefully for its terms, including your Qualified Small Employer Reimbursement Arrangement (QSEHRA) or Individual Coverage Health Reimbursement Arrangement (ICHRA) dollar amount.
- Use this worksheet to find out if your ICHRA or QSEHRA meets affordability requirements. If your QSEHRA doesn't meet the requirements for "affordability," you may qualify for a premium tax credit to lower the cost of coverage. If your ICHRA doesn't meet the requirements for "affordability" and you do not accept the ICHRA, you may qualify for a premium tax credit to lower the cost of coverage. If you qualify for a premium tax credit, this worksheet tells you how much of the tax credit you should take, based on the amount of your HRA.

Step 1: Information you need to complete this worksheet

- Your HRA letter. This would have come from your employer.
- The adjusted gross income amount from your most recent federal income tax return. You'll need this to determine your household income for the year. If you are unsure of what income to include visit What to include as income?
- A calculator.

Step 2: Enter your QSEHRA or ICHRA amount

2a Enter the maximum yearly, self-only amount available to you through the HRA. $

If you didn't get the full-year amount provided in the letter—like if you gained employment during the HRA's plan year—enter the self-only amount shown in the letter.

2b
- If the HRA is provided to you for the entire year: Divide 2a by 12.
- If the HRA isn't provided to you for the entire year: Divide 2a by the number of months you're being provided the HRA.

$

Enter the result here.

Step 3: Enter household income

3a Enter your expected household income for the year the HRA will start. $

3b Divide 3a by 12. Enter the result here. $

3c Multiply 3b by 10.22% (0.01022 on your calculator). Enter the result here. $

Note: 10.22% applies only to plans that start in 2027.

Step 4: Calculate if your HRA is affordable

4a If you have a QSEHRA enter the premium amount of the second lowest-cost silver plan in your county. If you have an ICHRA enter the premium amount of the lowest cost silver plan in your county. This may not be the plan you enroll in. This will help you figure out if your QSEHRA meets requirements for "affordability." $

To determine this amount, follow these steps:

1. Visit Plan Guide on ExploreHealthOR.gov. Select "Plan Guide". If you need help completing this section, please click on the "Contact Us" link and select the contact method that works best for you.
2. Select "Browse for health & dental plans" and click continue.
3. When asked "Which coverage year" select the year your HRA covers.
4. When asked "Where do you live" enter your current zip code.
5. When asked "Who is in your household and do they need coverage" list yourself only, do not add any other household members.
6. The next section of the savings calculator asks about household income to see if you qualify for lower costs, skip this section and leave blank.
7. Next, click the "Browse Plans" at the bottom right of the page.
8. When asked "Tell us about your healthcare needs" do not enter any additional information and click "Skip to view plans". A list of plans will display.
9. From the left-hand navigation under "Sort by" select "Monthly price"
10. From the left-hand navigation under "Filter by" scroll to "Metal tier" and select "Silver".
11. The plans displayed will be identified with the word "Silver" in the name and in order of lowest to highest monthly cost.
12. If you have a QSEHRA look at the "Estimated monthly premium" for the second plan listed, and enter it in box 4a
13. If you have an ICHRA look at the "Estimated monthly premium" for the first plan listed, and enter it in box 4a

NOTE: Only one dollar value should be entered based on the type of HRA you have

4b Enter your monthly premium minus your monthly self-only HRA amount $

To get this amount, subtract 2b from 4a.

4c Enter the amount from 3c. $

4d Is the amount in box 4b more than the amount in box 4c? ☐ Yes ☐ No

Step 5: Find out if you may qualify for a premium tax credit with your HRA

- If you have a QSEHRA and 4d is Yes: Your QSEHRA is not considered affordable. You (and any eligible household members) may be eligible for a premium tax credit to lower the cost of coverage through Explore Health. When you apply for coverage through Explore Health and before you select a plan, Explore Health will ask how much premium tax credit you want to use to lower your monthly premium. To take the correct amount, subtract your monthly QSEHRA amount from the premium tax credit amount for which you qualify.

Example: QSEHRA monthly amount is $200, tax credit monthly amount is $400, only accept a maximum of $200 tax credit.

- If you have a QSEHRA and 4d is No: Your QSEHRA is considered affordable. You (and any household members who are also provided with the QSEHRA) are not eligible for a premium tax credit to lower the cost of coverage through Explore Health. You can use your employer's QSEHRA to help pay your premiums
- If you have an ICHRA and 4d is Yes: Your ICHRA isn't considered affordable, you (and any eligible household members) may be eligible for a premium tax credit to lower the cost of coverage through Explore Health only if you opt-out of your employer's ICHRA offer.
- If you have an ICHRA and 4d is No (or if 4b and 4c are equal): Your ICHRA is considered affordable, you (and any eligible household members) are not eligible for a premium tax credit to lower the cost of coverage through Explore Health.

Need more information?

- Visit the Explore Health FAQ resource page for more information regarding HRAs.
- For specific information regarding your HRA offer contact your employer.

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