

QSEHRA or ICHRA?

How to determine which is right for your team?

QSEHRA and ICHRA both enable you to reimburse your employees tax-free. Let's see which achieves your company's goals!

Side-by-side Comparison

Tax-Free Reimbursements	ICHRA	QSEHRA
Health insurance premiums	✓	✓
Medical expenses	✓	✓
Vary by age/family size	✓	✓
Unlimited reimbursement allowance	✓	✗
Employer Requirements		
Works with large employers (50+)	✓	✗
Works alongside traditional group health plans	✓	✗
Works with other group insurance (dental, vision, life, etc.)	✓	✗
Design Flexibility		
Include or exclude part-time and seasonal employees	✓	✓
Vary amounts by employee classes	✓	✗
Reimburse OTC drugs without a prescription (taxable)	✗	✓
Plan Compatibility		
Works with individual plans	✓	✓
Works for employees on spouse's plans	✗	✓
Works with alternative plans (ie Sharing Ministries, short-term, etc) + MEC	✗	✓

Still have questions or need help deciding?
Contact me to help design the best HRA solution
for your team!



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HEALTH

Ryan Thanos
ryan@TakeCommandHealth.com
www.TakeCommandHealth.com