



# Silver State Health Insurance Exchange

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The purpose of this guide is to provide small business employers, brokers, and Navigators with information related to the choice to offer employees a Health Reimbursement Account (HRA). HRAs give employees options to purchase health insurance through Nevada Health Link and obtain a plan with comprehensive coverage that is covered by the Affordable Care Act (ACA).

## Types of HRA accounts:

### *Individual Coverage Health Reimbursement Arrangement IC(HRA)*

The Individual Coverage Health Reimbursement Arrangement IC(HRA) is a type of HRA that allows employers to offer employees an individual coverage HRA instead of group health coverage. Employees who receive an IC(HRA) can use the funds provided by their employer to purchase on-exchange coverage AND receive premium tax credits as applicable..

### *Qualified Small Employer Health Reimbursement Account (QSEHRA)*

The Qualified Small Employer Health Reimbursement Account (QSEHRA) is a type of HRA for small employers who do not offer group coverage. To be eligible to offer employees a QSEHRA, a business must meet the following requirements:

- Have fewer than 50 full-time employees
- Provide the arrangement on the same terms to ALL full-time employees
- Not offer group health coverage or a flexible spending arrangement (FSA)

## Use of Premium Tax Credits and/or HRA funds:

- **Affordable:** This means you may be eligible for a premium tax credit to lower the cost of coverage through NVHL for you and your household members **only** if you **opt-out** of your employer's ICHRA offer.
- **Unaffordable:** This means you're not eligible for a premium tax credit to lower the cost of coverage through NVHL for you and your household members (if the offer is extended to them). It's a good idea to accept your employer's ICHRA offer to help pay your premiums and enroll in a plan.

## Resources:

Use form: [Individual Coverage Health Reimbursement Arrangement](#)

### Premium Tax Credit and/or QSEHRA Funds:

- **Affordable:** This means you may be eligible for a premium tax credit to lower the cost of coverage through NVHL for you and your household members. You can submit an application with financial help. If you are eligible for an advanced premium tax credit (APTC), you should reduce the amount of the APTC you'll apply to your monthly premiums by your monthly QSEHRA amount.
- **Unaffordable:** This means you're not eligible for a premium tax credit to lower the cost of coverage through NVHL for you and your household members (if the QSEHRA is provided to them). You'll use your employer's QSEHRA to help pay your premiums and enroll in a plan.

### Resources:

Use Form: [Qualified Small Employer Health Reimbursement Arrangement](#)

### Calculation using Self-Only Coverage Cost:

- Affordability of insurance is determined only by the amount they would pay for **self-only coverage** after their employer contributions.
  - For Example: If your employer offers family coverage you will only use the amount to calculate affordability that it costs for your own self coverage out of pocket. I.e. If Self-only coverage costs \$100.00 monthly, and family coverage cost \$300.00 monthly, you will need to utilize the \$100.00 to calculate affordability.