



INDIVIDUAL COVERAGE HEALTH REIMBURSEMENT ARRANGEMENT (ICHRA)

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

BUSINESS SIZE RESTRICTIONS	None	None
GROUP COVERAGE REQUIREMENTS	Employers can offer group coverage, but they cannot offer employees in the same class a choice between HRA and group coverage.	Businesses offer group coverage.
EMPLOYEE ELIGIBILITY GUIDELINES	Employer can specify eligibility guidelines for specific classes of employees. These classes may need to meet minimum size standards.	Only available to employees also covered by the organization's group health insurance policy.
EMPLOYER CONTRIBUTIONS/EMPLOYEE	Only the employer can contribute to this plan.	Only the employer can contribute to this plan.
ROLLOVER GUIDELINES	Can roll over month to month and year to year.	Can roll over month to month and year to year.
PREMIUM TAX CREDIT GUIDELINES	Employees offered the HRA aren't eligible for premium tax credits. Employees can waive the HRS and collect credits if their HRA allowance is considered unaffordable.	Contributions and reimbursements are income tax-free for federal and almost all state taxes.
TAX BENEFITS TO EMPLOYER	Reimbursements are tax-deductible for employers.	Reimbursements are tax-deductible for employers.