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# HRA Comparison Chart

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2021



**PeopleKeep currently offers three types of health reimbursement arrangements (HRAs) to employers, including:**

- [Qualified small employer HRA \(QSEHRA\)](#)
- [Individual coverage HRA \(ICHRA\)](#)
- [Group coverage HRA \(GCHRA\)](#)

These HRAs all allow employers to reimburse employees for medical expenses, but are designed to meet different needs.

This chart will help you compare all important details among the three HRAs.

	QSEHRA	ICHRA	GCHRA
<b>Business Size Restrictions</b>	Available only to employers with fewer than 50 fulltime equivalent employees.	None.	None.
<b>Group coverage requirements</b>	Employers cannot offer group health insurance AND a QSEHRA.	Employers can offer group coverage, but they cannot offer employees in the same class a choice between the HRA and group coverage.	Businesses must offer group coverage.
<b>Employee eligibility guidelines</b>	All full-time employees are automatically eligible. Employers can choose to include part-time as well.	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.
<b>Annual contribution caps</b>	\$5,300 per single employee and \$10,700 per employee with a family in 2021.	None.	None.

	QSEHRA	ICHRA	GCHRA
<b>Rollover guidelines</b>	Can roll over month to month and year to year, though total QSEHRA reimbursements can't exceed that year's maximum allowance amounts.	Can roll over month to month and year to year.	Can roll over month to month and year to year.
<b>Premium tax credit guidelines</b>	Individuals participating in the HRA are still eligible for premium tax credits, but the amount of the credit is reduced dollar-for-dollar by the amount of the HRA allowance.	Employees offered the HRA aren't eligible for premium tax credits. Employees can waive the HRA and collect credits if their HRA allowance is considered unaffordable.	N/A
<b>Treatment of employees with spouse's group coverage</b>	Employees with spouse's group coverage can participate on a tax-free basis, but can't have group premium payments reimbursed.	Employees with spouse's group coverage cannot participate.	Employees with spouse's group coverage cannot participate.
<b>Treatment of employees without MEC</b>	Employees without MEC can participate but reimbursements for all expenses will be taxable.	Employees must have individual coverage—which is almost always considered MEC—to participate.	Employees without MEC cannot participate.
<b>Medical expenses available for reimbursement</b>	Any or all items listed in IRS Publication 502.	Any or all items listed in IRS Publication 502.	Any or all items listed in IRS Publication 502 with the exception of individual insurance premiums, including Medicare.

# Do you know which HRA fits your organization's needs best?

Watch a demo today

## QSEHRA

For employers with  
1-49 employees

[WATCH DEMO](#)

## ICHRA

For employers of  
all sizes

[WATCH DEMO](#)

## GCHRA

For employers offering  
group health insurance

[WATCH DEMO](#)

