

	QSEHRA	ICHRA
Business Size Restrictions	Available only to employers with fewer than 50 fulltime equivalent employees.	None.
Group coverage requirements	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.
Employee eligibility guidelines	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.
Annual contribution caps	\$5,300 per single employee and \$10,700 per employee with a family in 2021.	None.
Rollover guidelines	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.
Premium tax credit guidelines	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.
Treatment of employees with spouse's group coverage	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.
Treatment of employees without MEC	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.
Medical expenses available for	Any or all items listed in IRS Publication 502.	Any or all items listed in IRS Publication 502.