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# Reporting an Offer of a Health Reimbursement Arrangement (HRA)

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Some employers contribute funds to a Health Reimbursement Agreement (HRA) for their employees so that the employees can buy their own private insurance, rather than providing a comprehensive health plan. Individuals who are offered these types of HRAs by their employer may be eligible to enroll in coverage under a special enrollment period. If the HRA is not affordable, individuals can also apply for a tax credit to help offset the cost of coverage on the marketplace.

This article outlines the steps to apply for coverage and report your event.

## Steps:

### 1. Obtain the letter outlining the details of your HRA offer.

- a. This will be provide to you by your employer and should explain the type of HRA you have been offered.

### 2. Complete an application.

- a. Log in or create an account.
- b. Begin a new application for coverage.
  - i. If you don't need financial assistance with your HRA offer, answer **No** in the **Help Paying for Coverage** section of the application when asked if you are seeking financial assistance, then **continue to step 3**.
  - ii. If you believe your HRA offer is unaffordable, answer **Yes** in the **Help Paying for Coverage** section of the application when asked if you are seeking financial assistance.
- c. At the **Additional Information > Health Reimbursement Arrangement Detail** section, enter the following HRA details:
  - i. Employer contact information
  - ii. If you have opted in or plan to opt in to your HRA
    - i. **NOTE:** If you are not sure if you're going to enroll in a ICHRA offered to you and want to find out if you're eligible for a tax credit first, contact customer service.
  - iii. Max monthly amount of employer contribution
  - iv. Eligible start date of HRA

- v. **NOTE:** You will only see these questions if you answered that you are seeking financial assistance in your application.

**3. Submit your application.**

**4. Review your Eligibility Results.**

**5. Determine if you should enroll or opt out of your HRA.**

- a. **NOTE:** If you are found eligible for APTC and are offered an ICHRA, you must choose between the ICHRA or APTC to reduce the cost.

**6. If applying outside of Open Enrollment, report the event and upload supporting documentation.**

- a. From your **My Dashboard**, select **“Confirm Event and Shop”**
- b. From the dropdown, select either:
- i. Offered an Individual Coverage Health Reimbursement Agreement (ICHRA) **OR**
  - ii. Offered a Qualified Small Employer Health Reimbursement Agreement (QSEHRA)
- c. Enter the date you are eligible to begin your HRA.
- d. Return to the dashboard and upload a copy of your employer’s HRA offer letter.

**7. Allow up to 10 days for document validation.**

**8. Shop and Enroll.**

- a. **NOTE:** Check with your employer's benefits administrator to confirm what documentation they need in order to reimburse medical expenses..

**Additional Notes:**

- If you elect to use APTC in addition to your QSEHRA, you must deduct your QSEHRA reimbursement amount from your max eligible APTC. See [Advance Premium Tax Credits > Manually changing your tax credit amount](#) for more information.
  - Remember to update your application every year during your employer's open enrollment period, or whenever you have changes to your income or other information. If your employer changes the contribution amount, this can impact the amount of tax credit you could be eligible for.
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