

What is ICHRA?

An Individual Coverage Health Reimbursement Arrangement (ICHRA), is a health benefit that allows employers of any size to reimburse employees tax-free for their individual health insurance premiums and other qualified medical expenses.

How does it work

With an ICHRA, your employer designs their plan, including defining which employees are eligible and establishing the amount they'll contribute to their employees' healthcare insurance. Employees then choose and pay for individual coverage, and their company reimburses them up to the allowance amount.

What are the benefits?

Greater Plan Selections

Group plans often offer only a limited number of options. With an ICHRA, you can choose any ACA-compliant plan on the market in your specific area.

Employer contribution

On group plans your employer is choosing to cover a portion of your premiums. You can shop around to find a plan that meets your needs and your budget.

Plan Portability

Employees own their health plan and can take it with them if they change jobs.

Tax Advantages

Reimbursements aren't considered income, so they can be free of income taxes for an employee.

This communication is for general information and is not professional advice, so consult your tax, benefits, or accounting advisor for advice specific to your situation. Not all products or services are available in all states or markets.

eHealth can help

Personalized guidance

Not sure what to choose or how to get started? Learn about your options and get guidance on your situation from our knowledgeable team of licensed insurance agents.

Straightforward plan comparison

You don't have to sort through hundreds of plans by yourself to find the best coverage for your situation. We help you narrow your search based on your needs and make it simple to compare plans from carriers you know and trust.

Easy enrollment

Once you've chosen your plan, it's easy to complete an application online.

Visit us online or call a licensed insurance advisor to guide you through your individual health plan application.

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