



ICHRA vs QSEHRA

	ICHRA	QSEHRA
Business size	Any business of any size	Fewer than 50 FT employees
Offered when employer also has group health plan?	Yes, however a participant cannot participate in the group policy and ICHRA at the same time	NO
Is there a maximum?	No	Yes, for 2026 the max individual rate is \$6,450 with a max family rate of \$13,100
Can amounts vary by employee?	Amounts can vary by classes as well as by age and family size	Can vary (Up to the max allowed) by family status/size, or age. Cannot vary based on class.
Who can participate?	Employer determines guidelines for eligibility by class set in advance but must be offered on the same terms to all employees in that class	All Full-time employees are eligible. The employer can offer to part-time, but the HRA is offered by the same terms to all.
Premium Tax Credits?	Employees participating aren't eligible for premium tax credits	Employees participating can still receive premium tax credits, but the amount received is reduced from the HRA allowance.
Is Health Insurance required?	Yes, employees must have their own individual health insurance to participate.	Yes, employees must have individual health insurance that meets MEC in order to participate.