









Types of HRAs

	Standard HRA	Qualified Small Employer HRA (QSHEHRA)	Individual Coverage HRA (ICHRA)	Expected Benefit HRA (EBHRA)
Definition 	Allows employers to reimburse employees for qualified medical expenses	Specifically for small employers (under 50 full-time employees) Provides tax-free reimbursements for health insurance premiums and medical expenses	Allows employers to provide employees with tax-free reimbursements for health insurance premiums and medical expenses	Provides a limited amount of tax-free reimbursement for a wide range of medical expenses Does not need to be integrated with group health plan
Eligibility 	Available to any employer and their employees	Only available to small employers who do not offer a group health plan	Available to employers of all sizes	Available to employers of all sizes Can be offered alongside other health benefits
Contribution Limits 	No statutory limits	Annual limits are set by the IRS	No statutory limits	Annual limit set by the IRS
Qualified Expenses 	Premiums for individual health plans Medical, dental, vision expenses	Premiums for individual health plans Qualified medical expenses	Premiums for individual health plans Qualified medical expenses	Medical, dental, vision expenses
Tax Treatment 	Tax deductible employer contributions Tax-free reimbursements	Tax deductible employer contributions Tax-free reimbursements	Tax deductible employer contributions Tax-free reimbursements	Tax deductible employer contributions Tax-free reimbursements
Portability 	Not portable Unused funds may not carry over to the next year	Not portable Unused funds may not carry over to the next year	Not portable Unused funds may not carry over to the next year	Not portable Unused funds may not carry over to the next year, some plans may allow rollover
Administration 	Administered by the employer or a third-party administrator	Requires annual notices to employees with reporting requirements	Employers provide information on benefits to employees to ensure HRA is compliant with ACA	Requires compliance with specific notice and reporting requirements.
Integration 	Can be integrated with other insurance plans	Not required to be integrated with any group health insurance plan	Must integrate with individual health insurance plans	Can be offered with any group plan or other types of HRA