

# Individual Coverage Health Reimbursement Arrangement (ICHRA) Worksheet

Employers who don't offer traditional group health coverage to some or all of their employees can reimburse those employees for medical expenses through an account-based plan that requires employees to also enroll in individual health insurance, or in Medicare Parts A and B, or in Medicare Part C. This worksheet uses the term "ICHRA" for the plan, but your employer may call it something else.

Read the notice you get from them carefully to understand the terms of your coverage. You may be required to enroll in individual health insurance or Medicare. If your employer offers you an ICHRA, use this worksheet to determine if it is or isn't considered affordable. If you have accepted the offer of an ICHRA, or if it's affordable for you even if you haven't accepted the offer, you can't get a premium tax credit to lower the cost of a MNSure plan.

## STEP 1: Gather the information you need.

- **Your most recent individual coverage HRA notice.** You should've gotten this from your employer. If you didn't, check with them.
- **The adjusted gross income amount from your most recent federal income tax return.** You'll need this for Step 3 to determine your household income for the year you're offered the individual coverage HRA. For what to include, visit [MNSure.org/new-customers/apply/with-fin-help/household-income.jsp](https://mnsure.org/new-customers/apply/with-fin-help/household-income.jsp).
- **A calculator.** Or, use the calculator function on your computer or mobile device.
- **Access to [MNSure.org](https://mnsure.org).**

## STEP 2: Enter your ICHRA.

<p>a. Enter the yearly, self-only ICHRA amount offered to you by your employer. If you didn't get the full-year amount provided in the notice—like if you gained employment during the HRA's plan year—enter the self-only amount that you'll get.</p>	<p><b>2a</b> \$</p>
<p>b.</p> <ul style="list-style-type: none"> <li>• If the ICHRA <b>is</b> offered to you for the entire year: Divide 2a by 12. Enter the result here.</li> <li>• If the ICHRA <b>isn't</b> offered to you for the entire year: Divide 2a by the number of months you're being offered the ICHRA. Enter the result here.</li> </ul>	<p><b>2b</b> \$</p>

## STEP 3: Enter your household income.

<p>a. Enter your expected household income for 2026.</p>	<p><b>3a</b> \$</p>
<p>b. Divide 3a by 12. Enter the result here.</p>	<p><b>3b</b> \$</p>
<p>c. Multiply 3b by 9.96% (.0996 on your calculator). Enter the result here. <b>Note:</b> The 9.96% applies only to plans that will start in 2026.</p>	<p><b>3c</b> \$</p>

**STEP 4: Calculate if the ICHRA is affordable.**

<p><b>a.</b> Enter the premium amount of the lowest cost silver plan. To get this amount, follow these steps:</p> <ol style="list-style-type: none"> <li>1. Visit <a href="https://compare.mnsure.org">compare.mnsure.org</a> and select the Continue button.</li> <li>2. Enter your ZIP code.</li> <li>3. When asked who's in your household, enter information (including birthdate) just for you.</li> <li>4. Leave the annual tax household income field blank and select the "Browse Plans" button.</li> <li>5. On the next screen, select the "Skip to View Plans" button.</li> <li>6. You'll see a list of plans. In the left panel, check the "Silver" checkbox under Metal Level.</li> <li>7. Under Sort By, select "Monthly Price."</li> <li>8. Review the <b>first</b> plan listed.</li> <li>9. Find the monthly premium amount from the <b>first</b> plan listed and enter it here.</li> </ol>	<p><b>4a</b> \$</p>
<p><b>b.</b> Enter your monthly premium minus your monthly, self-only ICHRA amount. To get this amount, subtract 2b from 4a.</p>	<p><b>4b</b> \$</p>
<p><b>c.</b> Enter the amount from 3c.</p>	<p><b>4c</b> \$</p>
<p><b>d.</b> Is the 4b amount more than the 4c amount?  Select Yes or No.</p>	<p><b>4d</b>  Yes      No</p>

**STEP 5: Check affordability.**

- **If 4d is Yes: Your ICHRA isn't considered affordable.** This means you may be eligible for a premium tax credit to lower the cost of coverage through MNsure for you and your household members **only** if you **opt-out** of your employer's ICHRA offer.
- **If 4d is No (or if 4b and 4c are equal): Your ICHRA is considered affordable.** This means you're not eligible for a premium tax credit to lower the cost of coverage through MNsure for you and your household members (if the offer is extended to them). It's a good idea to accept your employer's ICHRA offer to help pay your premiums and enroll in a plan.

Qualifying consumers may be eligible for an advanced premium tax credit (APTC) to lower their monthly health insurance payment for coverage through MNsure. Consumers covered by an ICHRA or offered an ICHRA that is affordable won't be eligible.

If you're completing your MNsure application and determined your ICHRA is affordable with this worksheet, or if you'll be covered by an ICHRA during your MNsure plan's coverage period, don't request any APTC. If the ICHRA is also offered to your household members, don't request any APTC for them. If you're starting your MNsure application, you should select the application **without** financial help. If you have already submitted an application **with** financial help, or you are unsure, contact MNsure at 651-539-2099 or 855-366-7873 to report your offer of an affordable ICHRA, or that you are covered by an ICHRA.

### **Need more information?**

- Visit [MNsure.org/new-customers/apply/prepare/hra.jsp](https://MNsure.org/new-customers/apply/prepare/hra.jsp).
- For specifics on your coverage ICHRA offer, like its start date and if it covers dependents, check your ICHRA notice or contact your employer.