

Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) Worksheet

Small employers that don't offer group health coverage to their employees can help employees pay for medical expenses through a QSEHRA.

If your employer provides you a QSEHRA, read the notice you get from them carefully for its terms, including your QSEHRA dollar amount. You'll need to have qualifying health coverage to use your QSEHRA, and you can use the QSEHRA to help lower your household's health care costs for qualifying health coverage. Use this worksheet to determine if the QSEHRA is or isn't considered affordable. 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 plan purchased through MNsure. If it's not affordable for you, you must reduce the amount of your advanced premium tax credit (APTC) by the QSEHRA amount.

STEP 1: Gather the information you need.

- **Your QSEHRA 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 to determine your household income for the year you're provided the QSEHRA. You'll need your household income for Step 3. For what to include, visit MNsurance.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 MNsurance.org.**

STEP 2: Enter your QSEHRA amount.

<p>a. Enter the maximum yearly, self-only amount available to you through the QSEHRA. If you didn't get the full-year amount provided in the notice—like if you gained employment during the QSEHRA's plan year—enter the self-only amount shown in the QSEHRA notice you got from your employer.</p>	<p>2a \$</p>
<p>b. • If the QSEHRA is provided to you for the entire year: Divide 2a by 12. Enter the result here. • If the QSEHRA isn't provided to you for the entire year: Divide 2a by the number of months you're being provided the QSEHRA. Enter the result here.</p>	<p>2b \$</p>

STEP 3: Enter your household income.

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

STEP 4: Calculate if the QSEHRA is affordable.

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

STEP 5: Check affordability.

- **If 4d is Yes: Your QSEHRA 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. You can submit an application **with** financial help. If you are eligible for an advanced premium tax credit (APTC), you should reduce the amount of the APTC you'll apply to your monthly premiums by your monthly QSEHRA amount. If you have already submitted an application **without** financial help, or you are unsure, contact MNsure at 651-539-2099 or 855-366-7873 to report the offer of an unaffordable QSEHRA. This will allow you to submit a new application **with** financial help.
- **If 4d is No: Your QSEHRA 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 QSEHRA is provided to them). You'll use your employer's QSEHRA to help pay your premiums and enroll in a plan. 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 QSEHRA, or that you are covered by a QSEHRA.

Need more information?

- For more information on how a QSEHRA works with MNsure savings, visit MNsured.org/new-customers/apply/prepare/hra.jsp.
- For specifics on your QSEHRA, like its start date and dollar amount, check your QSEHRA notice or contact your employer.