

## Individual Coverage HRAs

| May                   | Must                  | Cannot                |   |
|-----------------------|-----------------------|-----------------------|---|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | permit rollover year-to-year  |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | enroll in individual health insurance for each month covered by ICHRA         |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | offer on same terms to all individuals within an EE class                     |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | offer to EE to whom they offer a GHP  |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | offer to certain class of EE & GHP  |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | via “new hire rule” grandfather exiting GHP EE while offering new EE an ICHRA |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | contribute any amount to an ICHRA   |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | contribute enough to make ICHRA “affordable”                                  |

## Excepted Benefit HRAs

| May                   | Must                  | Cannot                |   |
|-----------------------|-----------------------|-----------------------|---|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | in addition to GHP                                      |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | use even if decline GHP                                 |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | permit rollover of unused amounts                       |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Be offered in conjunction with a GHP                    |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Be offered to all similarly situated individuals        |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Use funds to reimburse insurance premiums               |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Use to reimburse premiums for other “excepted benefits” |