

# Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) Worksheet

Small employers that don't offer group health coverage can help employees pay for medical expenses through a QSEHRA. You can use it to lower your household's costs for qualifying health coverage, like a plan through the Health Insurance Marketplace®.

If your employer offers you a QSEHRA:

- Read the letter you get from them carefully for its terms, including your QSEHRA dollar amount.
- Confirm you have qualifying health coverage to use your QSEHRA. You can apply for a Marketplace plan.

Use this worksheet to find out if your QSEHRA meets requirements for "affordability." If your QSEHRA doesn't meet the requirements for "affordability," you may qualify for the premium tax credit to lower the cost of Marketplace coverage. If you live in a state that uses [HealthCare.gov](https://www.healthcare.gov) and qualify for the premium tax credit, this worksheet tells you how much of the tax credit you should use, based on the amount of your QSEHRA.

## Step 1: Gather information to complete this worksheet.

- **Your QSEHRA letter.** It came from your employer. If you didn't get it, 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 your QSEHRA will start (Step 3). For what to include, visit [HealthCare.gov/income-and-household-information/income](https://www.healthcare.gov/income-and-household-information/income).
- **A calculator.** Or, use the calculator function on your computer or mobile device.

## Step 2: Enter your QSEHRA amount.

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

## Step 3: Enter your household income.

a. Enter your expected household income for the year your QSEHRA will start.	3a \$
b. Divide 3a by 12. Enter the result here.	3b \$
c. Multiply 3b by 9.96% (0.0996 on your calculator). Enter the result here. <b>Note:</b> The 9.96% applies only to plans that start in 2026.	3c \$

## Step 4: Calculate if your QSEHRA meets requirements for “affordability.”

<p>a. Enter the premium amount of the second lowest cost Silver plan (SLCSP). This may not be the plan you enroll in. This will help you figure out if your QSEHRA meets requirements for “affordability.”</p> <p>To get this amount, follow these steps:</p> <ul style="list-style-type: none"> <li>• Visit <a href="https://www.healthcare.gov/see-plans">HealthCare.gov/see-plans</a>. Enter your ZIP code, then select “Continue.”</li> <li>• Select “Start” next to “Tell us about you &amp; your household.”</li> <li>• When asked who’s in your household, select “Just you,” then “Continue.”</li> <li>• Enter your current age and select your sex, then select “Confirm.”</li> <li>• Check only the box that says: “Eligible for health coverage through a job, Medicare, Medicaid, or CHIP,” and then “Continue.” (For the correct premium amount, leave the other boxes unchecked even if they apply to you.)</li> <li>• When asked to confirm your household members, select “Confirm” without adding a spouse or dependents.</li> <li>• When asked what you think your household income will be, skip this question without entering your income information by selecting “See plans now.”</li> <li>• Close the “Help comparing plans” pop-up box, then select “Next.”</li> <li>• Above the list of plans, make sure “Sort” is set to “Lowest premium,” then select “Add filters” button.</li> <li>• Check the box for “Silver.”</li> <li>• Select “Apply filters.”</li> <li>• Go to the second plan listed, select “Go to plan details,” and look for the “Estimated monthly premium.” This is the SCLSP amount you need to enter in 4a.</li> </ul>	<p>4a</p> <p>\$</p>
<p>b. Enter the SLCSP monthly premium minus your monthly, self-only individual coverage QSEHRA amount.</p> <p>To get this amount, subtract 2b from 4a.</p>	<p>4b</p> <p>\$</p>
<p>c. Enter the amount from 3c.</p>	<p>4c</p> <p>\$</p>
<p>d. Is the 4b amount more than the 4c amount?</p> <p>Select Yes or No.</p>	<p>4d</p> <p><b>Yes</b>      <b>No</b></p>

## Step 5: Find out if you may qualify for the premium tax credit with your QSEHRA.

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- **If 4d is Yes: You (and any eligible household members) may be eligible for the premium tax credit** to lower the cost of Marketplace coverage. After you apply for Marketplace coverage and before selecting a plan, subtract your monthly QSEHRA amount from the premium tax credit you'll apply to your monthly premiums on your application.
- **If 4d is No: You (and any household members who are also provided your QSEHRA) aren't eligible for the premium tax credit** to lower the cost of Marketplace coverage because your QSEHRA meets the requirements for "affordability." You'll use your employer's QSEHRA to help pay your premiums. If you qualify for the premium tax credit when you apply for Marketplace coverage, lower this amount to \$0 when you enroll in a plan.

## Step 6: Apply for Marketplace coverage

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If you're starting your Marketplace application, you have 2 options:

- Check if you (or other household members) qualify for Medicaid or CHIP, or if any household members not provided your QSEHRA qualify for the premium tax credit. On your application, choose that you want to check for all savings options.
- Select that you don't want to check for savings options to skip this step.

If you already completed your Marketplace application, come back to your application at [HealthCare.gov](https://www.healthcare.gov) to lower the premium tax credit amount.

**Note:** You (and any eligible household members) may qualify for a Special Enrollment Period to get or change Marketplace coverage outside Open Enrollment (November 1 – January 15) if you newly gained access to a QSEHRA. Generally, you'll need to submit an application and choose a plan in time for it to start by the date that your QSEHRA starts. But, your employer might offer different options for when your QSEHRA can start to give you more time to enroll. Contact them or check your QSEHRA letter to find out if this applies to you.

### Need more information?

- For more information on how a QSEHRA works with Marketplace savings, visit [HealthCare.gov/job-based-help/qsehra](https://www.healthcare.gov/job-based-help/qsehra).
- For details on your QSEHRA, like its start date and dollar amount, check your QSEHRA letter, or contact your employer.

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