

HRA Off-Ex Enrollment

It's important to know if an applicant has a Health Reimbursement Arrangement (HRA), and if so, what type it is: Individual Coverage HRA (ICHRA) or Qualified Small Employer HRA (QSEHRA).

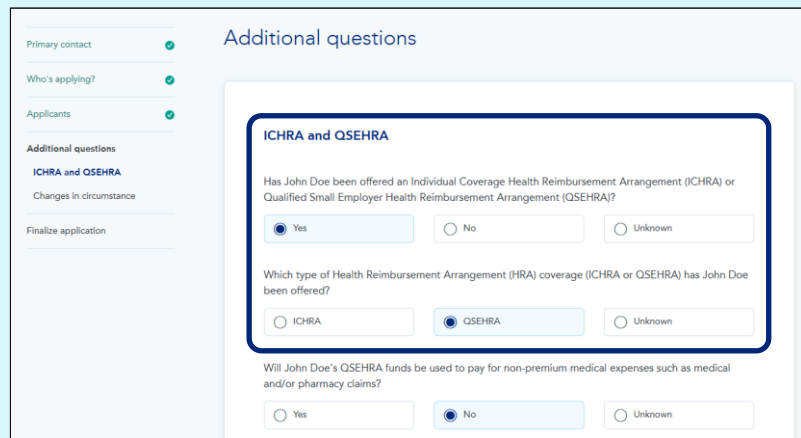
This prompts additional questions on the enrollment application form that will take additional time to complete. This time is well spent!

The data we collect from these additional questions is important. It not only helps you, the broker, it helps us satisfy CMS regulatory requirements. Therefore, we strongly encourage you to answer the HRA questions as completely and accurately as possible. The following guidance will help you get through the application quickly, efficiently, and accurately.

HRA and Type

The first two are required questions – essentially “does the subscriber have an HRA, and if so, which type is it?” They are critically important:

- They help us manage, administer, and support our HRA members and, in so doing, they help us help the broker.
- They satisfy CMS regulatory requirements.



The screenshot shows a web application interface for 'Additional questions'. On the left is a sidebar with a progress indicator showing five steps: 'Primary contact', 'Who's applying?', 'Applicants', 'Additional questions', and 'Finalize application'. The 'Additional questions' step is currently active. The main content area is titled 'Additional questions' and contains a section for 'ICHRA and QSEHRA'. This section has three questions, each with radio button options for 'Yes', 'No', and 'Unknown'. The first question is 'Has John Doe been offered an Individual Coverage Health Reimbursement Arrangement (ICHRA) or Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)?' with 'Yes' selected. The second question is 'Which type of Health Reimbursement Arrangement (HRA) coverage (ICHRA or QSEHRA) has John Doe been offered?' with 'QSEHRA' selected. The third question is 'Will John Doe's QSEHRA funds be used to pay for non-premium medical expenses such as medical and/or pharmacy claims?' with 'No' selected.

QSEHRA Funds

The third question is also required. It gets at how a subscriber's QSEHRA funds are spent. It also satisfies CMS regulatory requirements. We understand, however, that you may not have the necessary information to answer it, which is why we've provided an **Unknown** answer choice, which leaves you an out if the answer is not readily available.



Optional Subscriber HRA Questions

The questions at right are optional. So, if you are pressed for time or do not have the necessary information to answer them, they can be skipped. There are three, however, circled in **blue**, that are more important to us and that you are encouraged to answer:

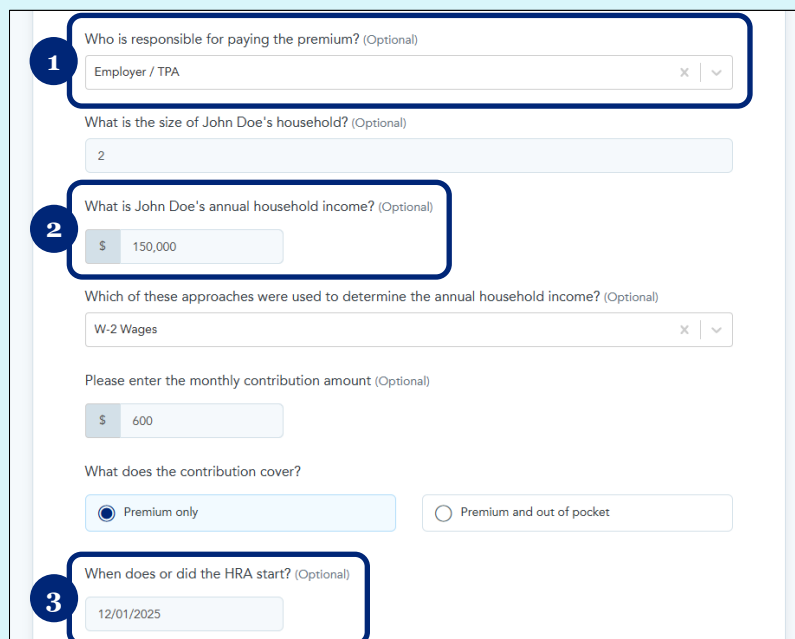
1. Who is responsible for paying the premium? is a dropdown with two choices:

- a. Employer/TPA
- b. Employee

This is important

information because if a payment fails, it tells us who we need to go to for proactive resolution to prevent termination for non-payment.

2. **What is the subscriber's annual household income?** satisfies CMS' Final Rule requirements.
3. **When does or did the HRA start?** helps us to better manage and administer our HRA member's coverage.



Optional Employer Information

Employer information is optional. So, if you are pressed for time or do not have the necessary information to answer them, they can be skipped. We are, however, asking that the **employer's name** be provided at minimum (circled in **blue**).

Please tell us about the employer offering this HRA

Name (Optional) Acme International	Phone number (Optional) (888) 535-2121	
Street address 10 Willow Lane	Apt. / Ste. (Optional) 	
City Atlanta	State Georgia	Zip code 30303
Employer FEIN (Optional) 999999990		

Optional HRA Third Party Administrator (TPA) Information

It is both very important and easy to provide information regarding the HRA Third Party Administrator (TPA) you may be working with. When you click inside the **Name** box, a drop-down menu will appear which includes most prominent HRA TPAs. Once you select the TPA you are working with, all the contact information will auto-populate. If your TPA does not appear on the drop-down list, please type in the name of the TPA.

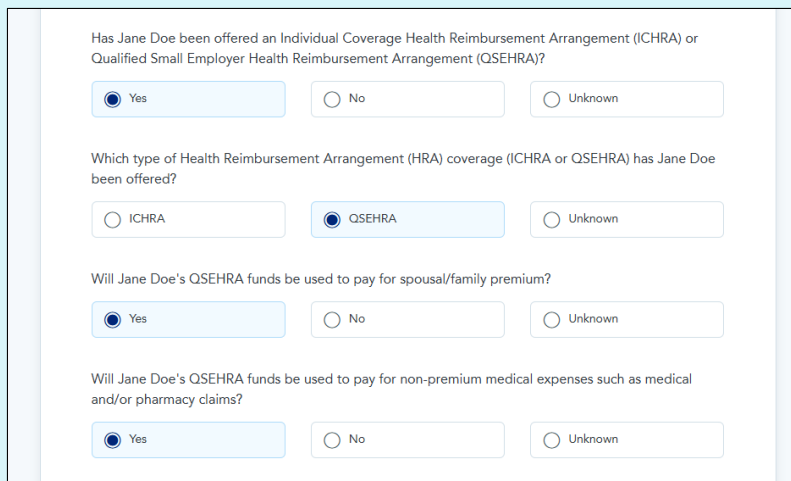
Please tell us about the TPA you may be working with.

Name (Optional) BenefitBay	Phone Number (Optional) (531) 777-7201	
Street address 1475 Walnut Street	Apt. / Ste. (Optional) Suite 12	
City Kansas City	State Missouri	Zip code XXXXX

Required Spouse HRA Questions

The questions pertaining to spouses are required by CMS, but it is rare that a spouse will have an HRA contributing towards coverage. Therefore, we expect it will be uncommon that you will need to answer them fully. We're providing the following guidance for ease of navigation:

- If you know the spouse does not have an HRA and select "No" to the first question, none of the subsequent questions will be asked.
- If you are pressed for time or do not have the necessary information to answer these questions, you can select "Unknown" for the first question, which will also eliminate any of the subsequent questions.
- If you know the spouse has an ICHRA and answers the first and second questions accordingly, the subsequent questions regarding how QSEHRA funds are spent will not be asked.
- In the extremely rare scenario where a spouse has a QSEHRA, if you are pressed for time or do not have the necessary information to answer these questions, you can select "Unknown" and continue through the application process.



The screenshot shows a form titled "Required Spouse HRA Questions" with four questions and three radio button options (Yes, No, Unknown) for each. The first question is "Has Jane Doe been offered an Individual Coverage Health Reimbursement Arrangement (ICHRA) or Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)?" with "Yes" selected. The second question is "Which type of Health Reimbursement Arrangement (HRA) coverage (ICHRA or QSEHRA) has Jane Doe been offered?" with "QSEHRA" selected. The third question is "Will Jane Doe's QSEHRA funds be used to pay for spousal/family premium?" with "Yes" selected. The fourth question is "Will Jane Doe's QSEHRA funds be used to pay for non-premium medical expenses such as medical and/or pharmacy claims?" with "Yes" selected.