

## Lost your Health Reimbursement Arrangement (HRA) with your employer? What to do Next.

A Health Reimbursement Arrangement (HRA) – either an Individual Coverage Health Reimbursement Arrangement (ICHRA) or Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) – is an arrangement between you and your employer that enables your employer to make contributions toward your Individual Exchange health coverage. If this arrangement ends, for example through job loss, it will increase your out-of-pocket costs for healthcare. But you may be eligible for a Special Enrollment Period (SEP) allowing you to find different coverage that better fits your needs given your change in circumstance.

1. See if you qualify for a Federal or State subsidy, for example, the Advance Premium Tax Credit (APTC). These government subsidies are paid directly to insurers to help lower your out-of-pocket premium cost for healthcare. If you've recently lost your HRA, you may now be eligible for a subsidy.
  - If you are working with a sales agent:
    - Please reach out to your sales agent for them to assist in seeing if you qualify for a premium tax credit (subsidy)
  - If you are not working with a sales agent:
    - Contact our Direct-to-Consumer sales agents at 800-273-8115, or
    - Contact the Health Insurance Marketplace at 800-318-2596, or
    - Visit [UHCEXchange.com](https://UHCEXchange.com) or [Healthcare.gov](https://Healthcare.gov)
2. If you qualify for a subsidy
  - Enroll in a new On-Exchange plan as soon as possible, and
  - Cancel your off-exchange plan (see #4 below)
3. If you do not qualify for a subsidy
  - Work with your sales agent or the other resources listed above to see if there are other plan options that better serve your needs given your change in circumstance
    - *Note: If your current plan is still the best fit, you do not need to switch, but you will be obligated to pay full cost of your premium and may need to update your payment information. With the loss of your ICHRA, you lose your employer's contribution.*
  - Enroll in a new plan as soon as possible, and
  - Cancel your off-exchange plan (see #4 below)
4. Cancel your off-exchange plan
  - Have your sales agent cancel the plan through their enrollment tool (HealthSherpa), or
  - Mail or fax the following information to the address/fax provided below:

Subscriber's Name: \_\_\_\_\_

Subscriber ID: \_\_\_\_\_ (Subscriber ID can be found on your health insurance ID card.)

Subscriber's DOB: \_\_ / \_\_ / \_\_\_\_

Reason for change: Request to cancel/disenroll from your current plan

Subscriber signature: \_\_\_\_\_ Date: \_\_ / \_\_ / \_\_\_\_

*Mail to:*

UnitedHealthcare Individual and Family Plan

P.O. Box 30753

Salt Lake City, UT 84130

*Fax:* 1-844-386-9286

*Upon receipt by United Healthcare Individual and Family Plan, requests to cancel/disenroll may take 7 calendar days to process and should take effect at the end of the month processing is completed.*