

Decoding Health Reimbursement Arrangements (HRAs)

	 Individual Coverage HRA	 Excepted Benefit HRA	 Qualified Small Employer HRA (QSEHRA)	 Retiree HRA	 Limited Purpose HRA	 Integrated HRA
 Can be used to reimburse	Premiums for individual coverage, eligible medical expenses.	Certain eligible expenses under a group health plan, COBRA coverage and excepted benefits coverage.	Premiums for individual coverage, eligible medical expenses.	Premiums for coverage through the ACA market or a retiree health exchange. Can also reimburse for other qualified health expenses.	Eligible vision and dental expenses only.	Eligible out-of-pocket medical expenses.
 Plan limitations	Can't be used with group health coverage.	Must be offered with group health coverage.	Only for employers with 50 or fewer full-time equivalents. Can't be used with group health coverage.	Must be for retirees only.	Must be offered with group health coverage.	Must be offered with group health coverage that meets the ACA's health plan requirements.
 Funded by	Employer	Employer	Employer	Employer	Employer	Employer
 Funding limits	No minimum or maximum. Employer can offer different amounts to different types of employees, but if age-based, cannot offer older employees more than 3 times amount for younger employees.	2023: up to \$1,950 annually 2024: up to \$2,100 annually	2023 annual limits: \$5,850 for employee only; \$11,800 for family coverage.	None	None	None
 Funds are available	Up to amount deposited. HRA funds are not typically deposited. The amounts are made available at the time of claims.	HRA funds are not typically deposited. The amounts are made available at the time of claims.	HRA funds are not typically deposited. The amounts are made available at the time of claims.	HRA funds are not typically deposited. The amounts are made available at the time of claims.	HRA funds are not typically deposited. The amounts are made available at the time of claims.	HRA funds are not typically deposited. The amounts are made available at the time of claims.
 Carryover rules	Allowed, but not common. Determined by employer when designing plan.	Allowed, but not common. Determined by employer when designing plan.	Allowed, but not common. Determined by employer when designing plan.	Allowed, but not common. Determined by employer when designing plan.	Allowed, but not common. Determined by employer when designing plan.	Allowed, but not common. Determined by employer when designing plan.
 Portability rules	None	None	None	None	None	None