Individual Coverage HRA

Select your own health insurance plan and get reimbursed for monthly premiums.

As part of your employer’s benefit plan, you have the option to enroll in an Individual Coverage HRA (ICHRA). This is a monthly allowance offered by your employer that can be used to reimburse your monthly individual insurance premiums.

What is an ICHRA?

Your employer has given you the option to purchase your own health insurance plan and get reimbursed for your monthly premiums, up to $x through an ICHRA.

What does the ICHRA reimburse?

The ICHRA can reimburse individual insurance premiums and eligible medical expenses. The ICHRA **cannot** be used to reimburse premiums for an employer-sponsored group health plan.

How does it work?

The ICHRA is simple to use and works in three steps:

**Step 1:** Ask your employer what your ICHRA covers.

Your ICHRA will reimburse you up to the maximum set by your company. Some ICHRAs cover only individual insurance premiums, while others cover both premiums and qualified medical expenses. Once you know what your ICHRA covers and the reimbursement limit, then you are ready for step 2.

**Step 2:** Choose the healthcare insurance plan you want.

If you have never shopped in the insurance exchange marketplace before - don’t worry. We have a new Employee Shopping and Enrollment Partner, [eHealth](https://www.ehealthinsurance.com/individual-family-health-insurance?allid=ame26492000#welcome). Employees will be directed to eHealth by way of their employer’s Ameriflex ICHRA portal, where they can execute their own shopping and enrollment, and also take advantage of our chat feature. For IFP enrollment support, employees can call 844.834.6575. For customer support, billing, payments, renewals, and additional questions, employees can call 855.834.6448 or email their inquiries to ichra@ehealth.com.

**Step 3:** Pay your individual premiums each month and submit claims to Ameriflex to get

reimbursed. If you have an Ameriflex Card, it is as simple as swiping the card and submitting documentation showing proof of coverage. If you are paying for expenses out of pocket, then you will submit a claim form and documentation for reimbursement.

Types of proof (or substantiation) for premiums can include just about any type of official report showing:

* Company providing the insurance
* Person covered
* Timeframe of coverage and,
* Cost

Types of substantiation for medical expenses can include:

* Itemized receipt
* Explanation of Benefits (EOB)

Account Management and Customer Support

You can manage your account online at myameriflex.com or by downloading the Ameriflex mobile app. Both provide easy access to your account balance, transaction history, status of reimbursements, order replacement cards, and more.

For account-related questions, contact the Ameriflex Participant Services team at 888.868.3539, Monday - Friday: 7:00 AM to 8:00 PM CST and Saturday: 9:00 AM to 1:00 PM CST.