

# Georgia Access Individual Coverage Health Reimbursement Arrangement (ICHRA) Worksheet

Employers may choose to offer their employees an ICHRA instead of providing traditional group health insurance. The funding provided in an ICHRA account is used to reimburse employees for the cost of their premiums when purchasing healthcare insurance and for other qualifying out-of-pocket medical expenses.

If you accept an ICHRA, you must enroll in coverage either through the marketplace or Medicare. You can use this worksheet to find out if your ICHRA meets requirements to be considered affordable. If the ICHRA does not meet affordability requirements, you may be eligible for premium tax credits when purchasing a plan on Georgia Access.

## STEP 1: GATHER THE INFORMATION YOU NEED

- **Your most recent ICHRA notice.** You should have gotten this from your employer. If you did not, check with them.
- **The adjusted gross income amount from your most recent federal income tax return.** You will need this for Step 3 to determine your household income for the year you're offered the individual coverage HRA.
- **A calculator.** Or, use the calculator function on your computer or mobile device.
- **Access to [GeorgiaAccess.gov](https://www.GeorgiaAccess.gov).**

## STEP 2: ENTER YOUR ICHRA

Employee Information	
<p><b>a. Enter the yearly, self-only ICHRA amount offered to you by your employer.</b></p> <p><i>If you did not get the full-year amount provided in the notice— like if you gained employment during the HRA's plan year—enter the self-only amount that you will get.</i></p>	<p><b>2a</b></p> <p>\$</p>
<p><b>b. If the ICHRA <u>is</u> offered to you for the entire year:</b></p> <p><i>Divide 2a by 12. Enter the result here.</i></p> <p>-OR-</p> <p><b>If the ICHRA <u>is not</u> offered to you for the entire year:</b></p> <p><i>Divide 2a by the number of months you are being offered the ICHRA. Enter the result here.</i></p>	<p><b>2b</b></p> <p>\$</p>

**STEP 3: ENTER YOUR HOUSEHOLD INCOME**

Employee Household Information	
<p><b>a. Enter your expected household income for 2025.</b></p>	<p>3a \$</p>
<p><b>b. Divide 3a by 12. Enter the result here.</b></p>	<p>3b \$</p>
<p><b>c. Multiply 3b by 9.02% (.0902 on your calculator). Enter the result here.</b> <i>Note: The 9.02% applies only to plans that will start in 2025.</i></p>	<p>3c \$</p>

**STEP 4: CALCULATE IF THE ICHRA IS AFFORDABLE**

ICHRA Calculation	
<p><b>a. Enter the premium amount of the lowest cost silver plan.</b> <i>To get this amount, follow these steps when logging into the Georgia Access Consumer Portal:</i></p> <ol style="list-style-type: none"> <li>1. Visit <a href="https://GeorgiaAccess.gov">GeorgiaAccess.gov</a>.</li> <li>2. Enter your ZIP code.</li> <li>3. When asked who is in your household, enter information (including birthdate) just for you.</li> <li>4. Enter your estimated annual tax household income and select the "Continue" button.</li> <li>5. On the next screen, your results will display the estimated tax credit amount and the value of the lowest cost silver plan used for the calculation. Select the "Next" button.</li> <li>6. Select the "Skip to View Plans" button.</li> <li>7. You will see a list of plans. In the left panel, check the "Silver" checkbox under Metal Level.</li> <li>8. Under Sort By, select "Monthly Price."</li> <li>9. Review the <b>first</b> plan listed.</li> <li>10. Find the monthly premium amount from the <b>first</b> plan listed and enter it here.</li> </ol>	<p>4a  \$</p>
<p><b>b. Enter your monthly premium minus your monthly, self-only ICHRA amount.</b> <i>To get this amount, subtract 2b from 4a.</i></p>	<p>4b \$</p>
<p><b>c. Enter the amount from 3c.</b></p>	<p>4c \$</p>
<p><b>d. Is the 4b amount more than the 4c amount?</b> <i>Select Yes or No.</i></p>	<p>4d  <input type="checkbox"/> Yes      <input type="checkbox"/> No</p>

## STEP 5: CHECK AFFORDABILITY

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- **If 4d is Yes: Your ICHRA is not considered affordable.** This means you may be eligible for a premium tax credit to lower the cost of coverage through Georgia Access for you and your household members **only** if you **opt-out** of your employer's ICHRA offer.
- **If 4d is No (or if 4b and 4c are equal): Your ICHRA is considered affordable.** This means you are not eligible for a premium tax credit to lower the cost of coverage through Georgia Access for you and your household members (if the offer is extended to them). It is a good idea to accept your employer's ICHRA offer to help pay your premiums and enroll in a plan.

Qualifying consumers may be eligible for an Advanced Premium Tax Credit (APTC) to lower their monthly health insurance payment for coverage through Georgia Access. Consumers covered by an ICHRA or offered an ICHRA that is affordable will not be eligible.

If you are completing your Georgia Access application and determined your ICHRA is affordable with this worksheet, or if you'll be covered by an ICHRA during your Georgia Access plan's coverage period, don't request any APTC. If the ICHRA is also offered to your household members, do not request any APTC for them. If you are starting your Georgia Access application, you should select the application **without** financial help. If you have already submitted an application **with** financial help, or you are unsure, contact Georgia Access at 888-687-1503 to report your offer of an affordable ICHRA, or that you are covered by an ICHRA.

## STEP 6: APPLY FOR MARKETPLACE COVERAGE

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If you are starting your Georgia Access application, you have two options:

- Check if you (or other household members) qualify for other qualifying health coverage, or if any household members not provided the ICHRA qualify for a premium tax credit. On your application, choose that you want to check for all savings options.
- Select that you do not want to check for savings options to skip this step.

If you have already completed your Georgia Access application, come back to your application at [GeorgiaAccess.gov](https://GeorgiaAccess.gov) to lower your premium tax credit amount.

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

## ADDITIONAL INFORMATION

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- Visit [GeorgiaAccess.gov/learn-more/eligibility-employer-insurance/](https://GeorgiaAccess.gov/learn-more/eligibility-employer-insurance/).
- Call the Georgia Access contact center at 888-687-1503.
- For specifics on your coverage ICHRA offer, like its start date and if it covers dependents, check your ICHRA notice or contact your employer.