

# Georgia Access Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) Worksheet

Small employers with 50 or fewer employees may offer a QSEHRA to help their employees with the cost of medical expenses if they do not offer traditional health insurance. QSEHRAs can be used to pay for premiums when buying marketplace coverage as well as for other out-of-pocket medical expenses.

- If your employer offers you a QSEHRA, you may be able to use the QSEHRA to purchase qualifying health coverage on Georgia Access. Read the notice you received carefully to understand the dollar amount and terms.

You can use this worksheet to find out if your QSEHRA meets requirements to be considered affordable. If your QSEHRA does not meet the requirements for “affordability,” you may qualify for a premium tax credit to help lower the cost of a plan purchased on Georgia Access. If you qualify for a premium tax credit, this worksheet tells you how much of the tax credit you should take, based on the amount of your QSEHRA.

## STEP 1: GATHER THE INFORMATION YOU NEED

- **Your most recent QSEHRA letter.** You should have gotten this from your employer. If you did not get it, 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 the QSEHRA will start.
- **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 QSEHRA

Employee Information	
<p><b>a. Enter the maximum yearly, self-only amount available to you through the QSEHRA.</b></p> <p><i>If you did not get the full-year amount provided in the letter—like if you gained employment during the QSEHRA’s plan year—enter the self-only amount shown in the QSEHRA letter.</i></p>	<p><b>2a</b></p> <p>\$</p>
<p><b>b. If the QSEHRA <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 QSEHRA <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 QSEHRA. 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 QSEHRA IS AFFORDABLE**

QSEHRA Calculation	
<p><b>a. Enter the premium amount of the Second Lowest Cost Silver Plan (SLCSP).</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="http://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 SLCSP 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>second</b> plan listed.</li> <li>10. Find the monthly premium amount from the <b>second</b> plan listed and enter it here.</li> </ol>	<p>4a  \$</p>
<p><b>b. Enter your monthly premium minus your monthly, self-only QSEHRA 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 QSEHRA 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. After you apply for Georgia Access coverage, and before selecting a plan, subtract your monthly QSEHRA amount from the premium tax credit you will apply to your monthly premiums.
- **If 4d is No (or if 4b and 4c are equal): Your QSEHRA 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 QSEHRA 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.

If you are completing your Georgia Access application and determined your QSEHRA is affordable with this worksheet, or if you'll be covered by a QSEHRA during your Georgia Access plan's coverage period, don't request any APTC. If the QSEHRA 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 QSEHRA, or that you are covered by an QSEHRA.

## 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 QSEHRA 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 a QSEHRA. You'll need to submit an application and choose a plan in time for it to take effect by the date that your QSEHRA starts. However, your employer might offer different options for when your QSEHRA 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 QSEHRA offer, like its start date and if it covers dependents, check your QSEHRA notice or contact your employer.