

# Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) Worksheet

Small employers that don't offer group health coverage can help their employees pay for medical expenses through a QSEHRA. You can use it to lower your household's costs for qualifying health coverage, like a plan through Nevada Health Link.

If your employer offers you a QSEHRA:

- Read the letter you get from them carefully for its terms, including your QSEHRA dollar amount.
- Confirm you have qualifying health coverage to use your QSEHRA. You can apply for a Marketplace plan.

Use this worksheet to find out if your QSEHRA meets requirements for "affordability." If your QSEHRA doesn't meet the requirements for "affordability," you may qualify for a premium tax credit to lower the cost of Marketplace coverage. 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 to complete this worksheet.

- **Your most recent QSEHRA letter.** It came from your employer. If you didn't get it, check with them.
- **The adjusted gross income amount from your most recent federal income tax return.** You'll need this to determine your household income for the year you're provided the QSEHRA will start (Step 3).
- **A calculator.** Or, use the calculator function on your computer or mobile device.
- **Access to:** [nevadahealthlink.com](http://nevadahealthlink.com)

## Step 2: Enter your QSEHRA amount.

<p><b>a. Enter the maximum yearly, self-only amount available to you through the QSEHRA.</b> <i>If you didn't get the full-year amount provided in the notice—like if you gained employment during the QSEHRA's plan year—enter the self-only amount shown in the QSEHRA notice you got from your employer.</i></p>	<p><b>2a</b> \$</p>
<p><b>b. If the QSEHRA <u>is</u> provided to you for the entire year: Divide 2a by 12 and enter result here.</b> -OR- If the QSEHRA <b><u>is not</u></b> provided to you for the entire year: Divide 2a by the number of months you're being provided the QSEHRA. Enter the result here.</p>	<p><b>2b</b> \$</p>

**Step 3: Enter your household income.**

a. Enter your expected household income for the year the QSEHRA will start.	<b>3a</b> \$
b. Divide 3a by 12. Enter the result here.	<b>3b</b> \$
c. Multiply 3b by 9.02% (0.0902 on your calculator). Enter the result here.  <i>Note: The 9.02% applies only to plans that start in 2025.</i>	<b>3c</b> \$

**Step 4: Calculate if the QSEHRA meets requirements for “affordability”.**

<p>a. Enter the premium amount of the Second Lowest Cost Silver Plan (SLCSP). To get this amount, follow these steps when logging into the Nevada Health Link Portal:</p> <p>To get this amount, follow these steps:</p> <ul style="list-style-type: none"> <li>• Visit <a href="https://enroll.nevadahelthlink.com">Enroll.NevadaHealthLink.com</a> and select the Start Shopping button.</li> <li>• Enter your ZIP code.</li> <li>• When asked who’s in your household, enter information just for you (including birthdate).</li> <li>• Leave the annual tax household income field blank and select the “Browse Plans” button.</li> <li>• On the next screen, select the “Skip to View Plans” button.</li> <li>• You’ll see a list of plans. In the left panel, check the “Silver” checkbox under Metal Level.</li> <li>• Under Sort By, select “Monthly Price.”</li> <li>• Review the <b>second</b> plan listed.</li> <li>• Find the monthly premium amount from the <b>second</b> plan listed and enter it here.</li> </ul>	<b>4a</b> \$	
<p>b. Enter your monthly premium minus your monthly, self-only QSEHRA amount.</p> <p><i>To get this amount, subtract 2b from 4a.</i></p>	<b>4b</b> \$	
c. Enter the amount from 3c.	<b>4c</b> \$	
<p>d. Is the 4b amount more than the 4c amount?</p> <p><i>Select Yes or No.</i></p>	<b>4d</b>  <input type="checkbox"/> Yes	<input type="checkbox"/> No

## Step 5: Find out if you may qualify for a premium tax credit with your QSEHRA.

- **If 4d is Yes: You (and any eligible household members) may be eligible for a premium tax credit** to lower the cost of Marketplace coverage. After you apply for Marketplace coverage and before selecting a plan, subtract your monthly QSEHRA amount from the premium tax credit you'll apply to your monthly premiums.
- **If 4d is No: You (and any household members who are also provided the QSEHRA) aren't eligible for a premium tax credit** to lower the cost of Marketplace coverage because your QSEHRA meets the requirements for "affordability." You'll use your employer's QSEHRA to help pay your premiums. If you qualify for a premium tax credit, lower this amount to \$0 when you enroll in a plan.

## Step 6: Apply for Marketplace coverage.

If you're starting your Marketplace application, you have 2 options:

- Check if you (or other household members) qualify for Medicaid or Nevada Check Up, 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 don't want to check for savings options to skip this step.

If you've already completed your Marketplace application, come back to your application at [nevadahealthlink.com](https://www.nevadahealthlink.com) to lower your premium tax credit amount.

You (and any eligible household members) may qualify for a Special Enrollment Period to enroll in or change Nevada Health Link coverage outside Open Enrollment (November 1– January 15) if you newly gained access to a QSEHRA. Generally, 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. But 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.

## Need more information?

- Visit <https://www.nevadahealthlink.com/hra-resources/>
- For specifics on your coverage QSEHRA, like its start date and dollar amount, check your QSEHRA notice or contact your employer.
- Call Nevada Health Link (NVHL) contact center at: 1-800-547-2927