

CHURCH QSEHRA

The Health Care Solution for Churches



THE CHURCH

A growing church in Colorado asked Strategic Legacy Partners to make recommendations for their health care plan. They were looking to provide excellent health coverage for their employees while keeping costs low for the church and minimal for the staff.

- ✓ 25 Full Time Employees
- ✓ Annual Revenue of \$3.5 million

THE PLAN

A few years ago, a new HRA option called a QSEHRA (Qualified Small Employer Health Reimbursement Arrangement) was established. With a QSEHRA, employers with less than 50 employees can reimburse employees tax-free for their medical expenses, including individual health insurance premiums. This plan allows each employee to choose the coverage that is best for them and their family.

THE SOLUTION

SLP established a QSEHRA for the church. Using our extensive knowledge of non-profits, we worked with the leadership to establish a budget and strategy, and explained the different plan options. Unlike traditional QSEHRA providers, we include health sharing ministry options, which can greatly reduce the cost for the church and the deductible for participant, while also offering traditional ACA plans for those who prefer them.

THE SAVINGS

	QSEHRA	Group Health Plans
Annual Cost to Church	\$180,000	\$300,000
Annual Cost for Participant:	\$0 to \$1200	\$7000 deductible
Annual Savings	40-45%	



HOW DOES IT WORK?

- 1** The church determines the amount they will contribute to each employee
- 2** SLP meets with each employee to determine the best coverage to minimize their costs and allow them to use their preferred providers. This can be a health insurance plan or a ministry sharing plan
- 3** Each employee chooses their own plan and SLP walks them through enrollment
- 4** The church contributes a set amount to the QSEHRA each month.
- 5** SLP administers every step of the plan - payments, health care reimbursements to the employees, etc.

HIGHLIGHTS

The church has great flexibility on how much they contribute. This church chose to keep employee costs at or near zero, but the church can further lower costs by making a smaller employee contribution and allowing employees to contribute to their health coverage.



The church has great flexibility on how much they contribute.



Employees can choose the plan that is best for their health/family/goals.



Younger employees can use funds for other reimbursable expenses.



Administrative burden for church is minimal.

FREE CONSULTATION

Strategic Legacy Partners offers a free one-hour consultation to churches. We will discuss your current coverage, your budget and goals. We will then send you a customized proposal for how we can transform your church's health coverage.

Please contact us at one of the options below.



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