



# QSEHRA Vs. Group Health Insurance

	<b>QSEHRA</b>	<b>Group Health Insurance</b>
<b>What is it?</b>	A Qualified Small Employer Health Reimbursement Arrangement is an IRS approved, employer-funded health benefit used to reimburse employees for healthcare coverage and out-of-pocket medical expenses.	A group health insurance plan is an insurance policy offered by an employer to their employees. Enrolled employees pay a monthly premium to maintain coverage, a deductible to meet before their coinsurance is applied, and an out-of-pocket maximum before the insurance will cover full costs.
<b>Contribution Guidelines</b>	The organization sets a monthly reimbursement amount, allowing complete control over budget while giving employees ability to choose the best coverage for their family.	Employers pay a fixed rate every month. The amount they pay depends on the plan chosen and percent of the premium they choose to cover. This varies by employer and generally increases year-over year.
<b>Flexibility</b>	Employees are empowered to enroll in their own individual health coverage and plans that fit their needs, including traditional ACA plans, ministry sharing plans, dental, vision, and more.	Employees usually only have the choice from one policy or one insurance company.
<b>Tax Incentives</b>	QSEHRA is tax deductible for both the employer and employee.	Group Health Insurance is tax deductible for both the employer and employee.
<b>Employee Costs</b>	For most employees, the QSEHRA covers all the healthcare costs.	Group Health Insurance plans typically have deductibles ranging from \$500-\$5,000 that employees must pay.



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