

# Small Business HRA Strategies

If you're a sole proprietor or small employer, figuring out the most tax-efficient strategy for health insurance can be tricky. We've rounded up the most effective strategies and summarized them below. Please be sure to talk with your accountant and attorney before implementing any of these strategies. For more information or next steps to get started, please refer to our online [Small Business HRA Strategy Guide](#).

Business Structure	I Work by Myself (and have no plans to hire W-2 employees)	I Have W-2 Employees (or plan to hire soon)
<b>Corporation</b> C-Corp; Non-Profit; B-Corp; LLC taxed as a C-Corp	QSEHRA or One-Person 105 HRA	QSEHRA for all
<b>Proprietorship</b> Sole Proprietorship; Single Member LLC	<b>If you're single</b> Self-employed deduction  <b>If you're married</b> Hire spouse and setup QSEHRA or One-Person 105 HRA	QSEHRA for W-2 employees, self-employed deduction for owners
<b>Other Pass-Through Entity</b> S-Corp; Partnership; LLC taxed as an S-Corp or Partnership	Self-employed deduction	QSEHRA for W-2 employees, self-employed deduction for owners