



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. **Not to be used as official tax advice.*

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

For more info, see our Small Business HRA Strategy Guide:
<https://www.takecommandhealth.com/small-business-hra-guide>

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