

QSEHRA Reimbursements by Health Plan Type

Plan Type	Common Companies or Plan Names	Meet MEC Requirements ¹	Premiums	If allowed by employers: ²	
				Medical Expenses	OTC Drugs
Major Medical Plans					
Individual Plans	Blue Cross, Kaiser, Ambetter, Oscar, Molina; anything on Healthcare.gov or state marketplace	Yes	✔	✔	✔
Group Plan (from Spouse)	Blue Cross, United, Cigna, Aetna, Humana	Yes	✔	✔	✔
Limited Benefit Plans (Short-Term, Fixed Indemnity, Accident)					
Plan Only	Pivot, United One, Philadelphia American, IHC Group, National General	No	✘	✘	✘
Plan + MEC ⁴		Yes	✔ Plan ✔ MEC	✔	✔
Sharing Ministries					
Plan Only	Medi-Share, Liberty Share, Christian Healthcare Ministries, Samaritan's Ministries, Altrua Health Share, Shared Health Alliance	No	✔ ³	✘	✘
Plan + MEC ⁴		Yes	✔ Plan ³ ✔ MEC	✔	✔
Cash Benefit Plans (Critical Illness, Gap, Out-of-Pocket)					
Plan Only	Aflac; any plan that pays you cash if you're sick or injured instead of a medical benefit	No	✘	✘	✘
Plan + MEC ⁴		Yes	✘ Plan ✔ MEC	✔	✔
Other					
Government Plans	Medicare, Medicaid, CHIP, TRICARE, VA Care	Yes	✔	✔	✔
No Insurance	N/A	N/A	N/A	✘	✘

1. QSEHRA participants must maintain Minimum Essential Coverage (MEC) to receive reimbursements ([IRS Notice 2017-67, Section G](#)). 2. Employers can specify whether or not to include these reimbursements under their QSEHRA rules, 3. Sharing Ministries may be reimbursed post-tax outside of the QSEHRA if elected by the employer, 4. Learn more about meeting the MEC requirements at <https://www.takecommandhealth.com/blog/where-to-buy-mec-for-qsehra>

- ✔ Eligible Pre-Tax
- ✔ Eligible Post-Tax
- ✘ Not Eligible