

# How does my ICHRA benefit work with Medicare?

Your employer is offering you an **individual coverage health reimbursement arrangement (ICHRA)** with Remodel Health. As someone with Medicare coverage or who is eligible for Medicare, you need to understand how the two benefits interact. In this guide, we'll explain how Medicare and ICHRA work together.



## How does ICHRA work with Medicare?

Medicare is compatible with your new ICHRA benefit. Medicare Parts A and B together and Medicare Part C, also known as Medicare Advantage, qualify as individual coverage, a requirement for the ICHRA.

1. Schedule an advisement with a Remodel Health Medicare specialist
2. You'll pay your Medicare premiums directly.
3. Your employer reimburses you tax-free for your Medicare premiums up to your ICHRA allowance amount. Remodel Health will provide your employer with the reimbursement amounts on a monthly payroll report.



### Schedule an advisement with a Remodel Health Medicare specialist

If you're eligible for Medicare, you'll be prompted to schedule an advisement with one of our Medicare advisors. You won't shop for an individual health plan on the platform unless you have a spouse who doesn't qualify for Medicare.

#### During the advisement, employees will:

- Report their Medicare premium amounts to Remodel Health to qualify for their employer reimbursement.
- Get help navigating the process to enroll in additional Medicare Parts or Part A & B if needed.