SIMPLYHRA | EMPLOYEE CHECKLIST

Employee Virtual Card & Claim Submission Checklist

Practical onboarding and monthly verification steps for employees enrolled in a SimplyHRA CHOICE (ICHRA) -- Reviewed November 2026

Part A: Setting Up Carrier Auto-Pay With Your Virtual Card

1. **Verify your qualifying individual medical plan:** Confirm your policy start date aligns with your CHOICE (ICHRA) effective date (Marketplace policy, off-exchange individual plan, or Medicare Parts A+B / Part C).
2. **Retrieve your SimplyHRA virtual Visa card details:** Sign in at **app.simplyhra.com** and open your virtual premium card number, expiration date, CVV, and billing address.
3. **Enter the virtual card in your insurer's billing portal:** Set the card as your primary monthly auto-pay method inside your health insurer's member portal (for example: Blue Shield, Kaiser, Oscar, Ambetter, Aetna, UnitedHealthcare).
4. **Fund any employee shortfall on time:** If your plan premium exceeds your employer's monthly allowance, complete your shortfall payment schedule in SimplyHRA so the **full** carrier charge is available before the carrier draft date.
5. **Confirm first binder / recurring payment receipt:** Download or screenshot your carrier payment confirmation so your policy remains active without interruption.

Part B: Submitting IRC Section 213(d) Medical Claims (If Covered by Your Plan)

1. **Check written plan scope:** Confirm in your SimplyHRA account whether your employer sponsors a *Premiums-Only* plan or *Premiums + Medical Expenses* plan.
2. **Gather itemized documentation:** Obtain a provider invoice or Explanation of Benefits showing all 5 IRS fields: *patient name, provider/ merchant, service/item description, date of service,* and *dollar amount*.
3. **Include Letters of Medical Necessity when needed:** Dual-purpose health items require a doctor's written diagnosis and necessity note before approval.
4. **Check monthly allowance balance:** Only approved expenses incurred during covered months can be paid against available CHOICE (ICHRA) funds; unused amounts follow your written plan's carryover rules.

Need Help Selecting a Plan or Checking Coverage? Book a free private 15 to 30 minute session with a licensed SimplyHRA specialist at **simplyhra.com/benefits-consultation** or call **(909) 284-1673**.