MontRidge Insurance Services

INDIVIDUAL COVERAGE HRA (ICHRA) CHECKLIST

Commercial Risk Education Series

A practical self-assessment to help identify insurance and operational risk topics for further discussion. Select Yes, No or Not Sure for each item. Leave items that do not apply blank. There is no score or passing grade.

EMPLOYER PLANNING

	Yes	No	Not Sure
Are eligible employee classes identified?	○	○	○
Are contribution budgets and employee locations documented?	○	○	○
Are existing group plan arrangements reviewed?	○	○	○
Are class design and applicable minimum class size rules evaluated?	○	○	○

EMPLOYEE EXPERIENCE

	Yes	No	Not Sure
Are individual coverage options and networks considered?	○	○	○
Are required notices and enrollment timing planned?	○	○	○
Are affordability and premium tax credit implications explained by qualified advisers?	○	○	○
Are employee support resources available?	○	○	○

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Continue your review. Select one response per item; leave non-applicable items blank.

ADMINISTRATION

	Yes	No	Not Sure
Are plan documents and reimbursement procedures established?	○	○	○
Are substantiation and coverage verification procedures reviewed?	○	○	○
Are privacy controls for employee information established?	○	○	○
Are applicable reporting and continuation obligations evaluated?	○	○	○

REVIEW

	Yes	No	Not Sure
Are contribution amounts and affordability reviewed annually?	○	○	○
Are employee class changes monitored?	○	○	○
Are administrator fees and responsibilities documented?	○	○	○
Are plan changes reviewed with qualified benefits and legal advisers?	○	○	○

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NEXT STEPS

Use your responses to identify questions for your insurance advisor. A No or Not Sure response may warrant further review; a Yes response does not establish adequate insurance or compliance. Keep the completed checklist for your own records.

OPTIONAL CONSULTATION REQUEST

- [ ] I would like to discuss this checklist with Montridge.
- [ ] I would like to review my current insurance program.
- [ ] I would like to receive future educational resources.

OPTIONAL CONTACT INFORMATION

Name

Company

Title

Phone

Email

Preferred contact method

Questions or topics to discuss (avoid confidential or sensitive information)

To arrange a discussion, visit www.montridgeinsurance.com. This PDF does not transmit your responses automatically.

Educational use only. This checklist is not an insurance application, policy, coverage determination, compliance audit, or legal, tax, engineering, medical or financial advice. Coverage depends on actual policy terms, endorsements, exclusions and facts. Consult qualified advisers for your circumstances.