

Submitting your Proof of Coverage (POC) in HRA Hub

What do I need to submit to qualify for my ICHRA reimbursement?

Submitting proof of coverage

To receive reimbursements through the ICHRA, you must have a qualified health plan that is individual insurance. Most major medical plans today are qualified health plans that meet the minimum essential coverage requirements such as tiered plans purchased from Healthcare.gov, Medicare (parts A and B or part C), student insurance, and catastrophic coverage in select circumstances.

You'll need to submit Proof of Coverage (through your HRA Hub member portal) to use your HRA allowance towards your premium. Depending on your type of insurance, proof of coverage can look like:

- A monthly bill or statement from your insurance provider
- A Medicare ID card
- An e-mail or screenshot confirmation of your enrollment
- Your healthcare.gov confirmation page
- A screenshot from your health insurance online portal



What qualifies as a POC document?

We're looking for one document that shows ALL of the following:

- Your name **(the name of the HRA-eligible person)**
- The premium amount **(if you are claiming it for reimbursement)**
- Proof of not accepting Premium Tax Credits **(normally is listed on monthly statement)**
- A current date **(a document dated within the last 30 days is considered current for compliance purposes)**
- The name of the plan + provider **(ie: Gold/Silver/Bronze 1234 with the Insurance Company Logo)**

How to upload POC

There are two ways to do upload your Proof of Coverage: 1) during shopping session, and 2) from your dashboard.

How to upload POC - during your plan shopping session

When shopping for a plan in the HRA Hub portal, you'll be prompted to upload your POC.

1. If you've selected a self-enroll* plan while shopping on HRA Hub

- Once you have purchased your self-enroll plan through the carrier or state exchange website return to the HRA Hub portal.
- You will be prompted to set your recurring premium. Input your plan and monthly premium information.
- Click "upload" or drag and drop your POC file from your device into the upload box.

**Self-enroll plans purchased with Take Command AutoPay payment details do not require POC upload, but do require you to confirm your plan details after completing enrollment.*

MY INFO PURCHASE

Complete plan shopping in 00 : 23 : 50 : 25
Days Hours Minutes Seconds

Set your recurring premium

Enter your monthly health insurance premium amount and the start and end date of your plan.

Who is covered in this plan?
Abbas Admin

Premium Amount \$ 44 Start Date* 04/01/2025 End Date* 12/31/2025

Upload proof of coverage

As you've chosen a self-enrolled plan, please visit healthcare.gov, your state health insurance website, or the insurance carrier's platform, to make your selection. Once you've secured your health plan, upload your proof of coverage below to qualify for your employer's HRA. Should you encounter any issues with your plan, please contact the carrier directly. We can always help provide guidance on how to do that.

- Your first and last name
- The name of your health plan
- Your 2025 monthly premium

Uploaded file

test for medicare eepng 26102025 - Company ✓

I understand I cannot receive tax credits with an ICHRA, and I attest that I'm not receiving tax credits. You can go to the market place and remove the tax credits.

< Back Continue >

2. If you have an existing qualified health plan that is compatible with ICHRA

- Fill out your profile information in the "My info" section of the shopping page.
- When you reach the "Find a plan page" you will see an option to "Upload your POC" if you already have coverage.
- Enter your plan type, insurance carrier, monthly premium amount, and plan information.
- Click "upload" or drag and drop your POC file from your device into the upload box.

Already have coverage?

We've got you covered — just upload your proof of coverage (POC).

Upload your POC

Complete plan shopping in 57 Days

Existing plan purchased elsewhere

Please share the details of your existing health plan below. This will ensure that you can receive your monthly allowance from your employer.

What is your type of health insurance?
Individual Health Insurance

Who is your health insurance carrier?
Ambetter

Need to shop for a 2025 health plan?
Shop for a 2025 health plan using Take Command and we'll handle the enrollment and payment process for you!

Shop for a plan

3. If you've enrolled in a Medicare plan

- Once you have purchased your Medicare plan return to the HRA Hub portal.
- You will be prompted to set your recurring premium. Input your plan and monthly premium information.
- Click "upload" or drag and drop your POC file (e.g. an image of your Red, White & Blue card) from your device into the upload box and click "Continue."
- If you have additional Medicare parts or supplements, you can submit them separately from your Dashboard. (see information below)

The screenshot shows a web interface for setting a recurring premium. At the top, there's a progress bar with 'MY INFO' and 'PURCHASE'. Below it, a sidebar lists 'My info', 'Personal info', 'Family', 'Purchase', and 'Recurring premiums' (which is highlighted). The main content area is titled 'Set your recurring premium' and asks the user to enter their monthly health insurance premium amount and the start and end date of their plan. The form includes a dropdown for 'Who is covered in this plan?' (set to 'Abbas Admin'), a text input for 'Premium Amount' (\$ 44), and date pickers for 'Start Date' (04/01/2025) and 'End Date' (12/31/2025). There is an 'Upload proof of coverage' section with instructions and a list of required information: 'Your first and last name', 'The name of your health plan', and 'Your 2025 monthly premium'. Below this is an 'Uploaded file' section showing a file named 'test for medicare ee.png' (240.02KB) with a 'Complete' status. At the bottom, there is a checkbox for 'I understand I cannot receive tax credits with an ICHRA, and I attest that I'm not receiving tax credits. You can go to the market place and remove the tax credits.' and a 'Continue' button.

How to upload POC - from your dashboard

You can also easily upload your POC directly from your HRA Hub dashboard.

1. If you've purchased a self-enroll* plan while shopping on HRA Hub

Once you have purchased your self-enroll plan through the carrier or state exchange website return to the HRA Hub portal.

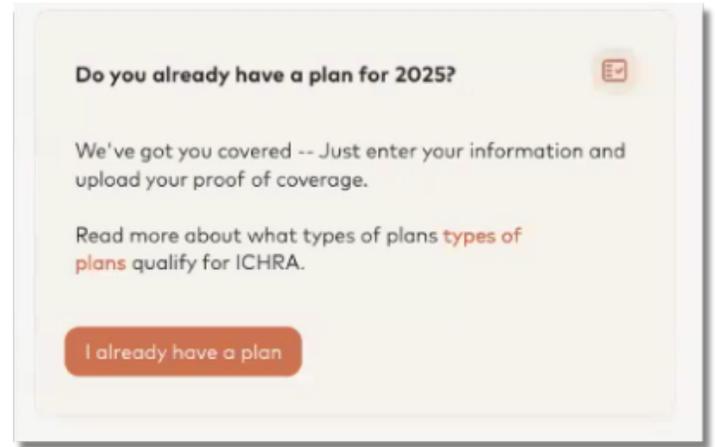
- From the HRA Hub Dashboard select "Recurring Premium +"
- Input your plan and monthly premium information.
- Click "upload" or drag and drop your POC file from your device into the upload box and click "Continue."

**Self-enroll plans purchased with Take Command AutoPay payment details do not require POC upload, but do require you to confirm your plan details after completing enrollment.*

The screenshot shows a web interface for adding new premium reimbursement. The title is 'Add new premium reimbursement'. Below the title, there is a paragraph explaining that this might include additional Medicare parts or supplements, premiums for family members covered by a different plan than you, or a dental or vision plan. The form includes a dropdown for 'Who is covered in this plan?', a text input for 'Premium Amount' (\$), a dropdown for 'Insurance type*' (Please Select), and date pickers for 'Start Date*' and 'End Date*' (12/31/2025). Below this is an 'Upload proof of coverage for an existing plan' section with instructions: 'If you or a family member have an insurance plan purchased outside of Take Command, upload the plan details to confirm the plan qualifies for reimbursement. Proof of coverage document needs to show the following:'. A list of required information is provided: 'Enrollee's first and last name', 'Name of the health plan', and '2025 monthly premium amount'. At the bottom, there is a dashed box containing a file upload icon and the text 'Click to upload or drag and drop' and 'JPG, JPEG, PNG or PDF (Max size: 4MB - Max 1 file)'. A 'Continue' button is visible at the bottom right.

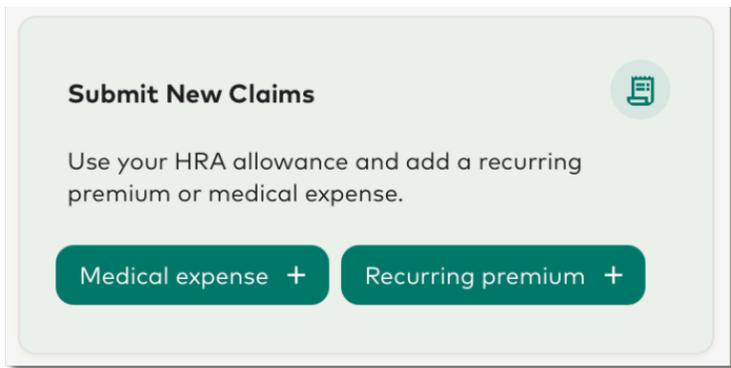
2. If you have an existing qualified health plan that is compatible with ICHRA

- From the HRA Hub Dashboard select "I already have a plan"
- Enter your plan type and insurance carrier and click continue.
- Input your plan and monthly premium information.
- Click "upload" or drag and drop your POC file from your device into the upload box and click "Continue."



3. If you've enrolled in a Medicare plan

- From the HRA Hub Dashboard select "Recurring Premium +"
- Input your plan and monthly premium information.
- Click "upload" or drag and drop your POC file from your device into the upload box and click "Continue."
- Repeat this process for any additional Medicare parts or supplements.



Important Note:

- Confirm the POC document file:
 - Meet the upload requirements (e.g., PDF, JPEG, max file size 10MB).
 - Is a single file—only one document can be uploaded, so you may need to combine multiple pages or images into one.

Tip: Search "Combine PDF" in your internet browser to find free online tools.
- Once you have submitted your POC you will receive a confirmation message if the upload was successful.
- If your POC is declined for any reason, you will be required to upload a new one following the process outlined above.
- Keep an eye out for any communication from the Take Command team in case any additional information is needed to verify and approve your POC.