

# Submitting your Proof of Coverage (POC) in HRA Hub

## Participating in your employer's ICHRA benefit

To receive money from your employer 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.

## Submitting proof of coverage - what qualifies as a POC document?

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 is needed on a POC document?

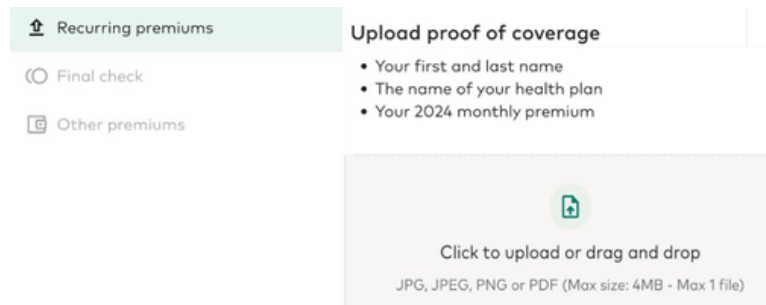
We're looking for one document that shows ALL of the following:

- 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

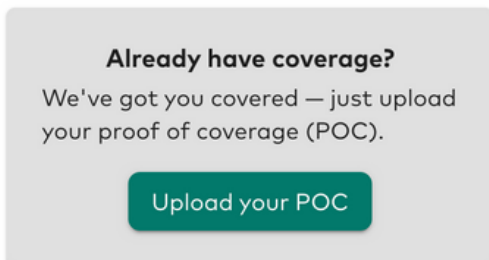
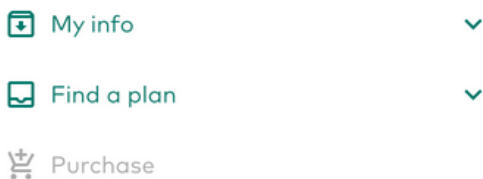
## 1. If you've selected a self-enroll plan after shopping on HRA Hub

- Once you have purchased your self-enroll plan through the carrier or state exchange website return to the HRA Hub portal.
- 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."
- You will receive a confirmation message once the upload is successful.



## 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 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."
- You will receive a confirmation message once the upload is successful.



## Helpful Tips

- Confirm the file format and size of your POC document meet the upload requirements (e.g., PDF, JPEG, max size 10MB).
- Ensure all required POC information is included in a single document before uploading.
- Keep an eye out for any communication from the Take Command team in case any additional information is needed to verify and approve your proof of coverage.