

Referral Affiliate Guide

A guide to provide our partners resources they need to offer an affordable benefits solution- an HRA powered by Take Command.

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Take Command Health is the leading Individual Coverage Health Reimbursement Arrangement (ICHRA) and Qualified Small Employer HRA (QSEHRA) platform solution for employers and their employees.

Our goal is to partner with forward-thinking advocates to bring this new health insurance model to their leads and members. The Referral Affiliate program is exclusively for organizations with clients who have 50 or fewer full-time equivalents (FTEs).

This guide is intended to provide our partners with the following compilation of materials: HRA introduction, Take Command background, partnership details, and next steps in offering a new way of employee health insurance.

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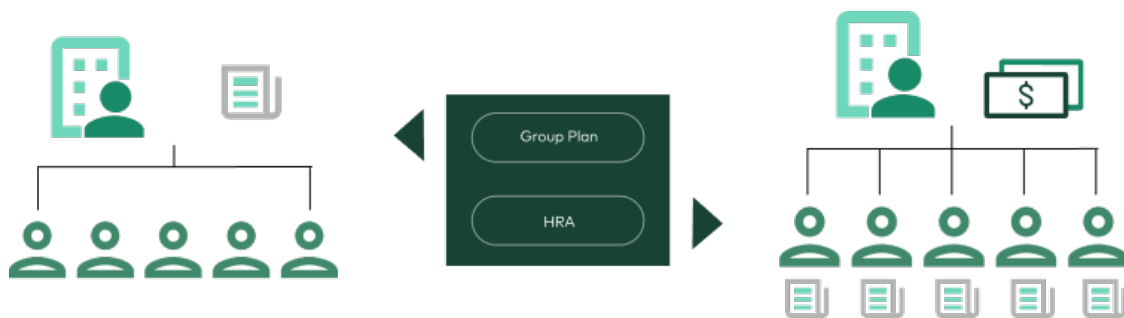
For additional information to become a Referral Affiliate with Take Command, please visit our dedicated [Referral Affiliate Page](#).

HRAs 101

Health Reimbursement Arrangement Overview

A "Qualified Small Employer Health Reimbursement Arrangement" (QSEHRA) and "Individual Coverage HRA" (ICHRA) are unique HRAs that enable small employers to reimburse their employees tax-free for health insurance premiums and medical expenses. Employers set an allowance and employees choose the plan that fits their needs.

In contrast to a group plan, HRAs provide employers the benefit of not worrying about annual premium increases, participation rate concerns, and management of underlying health risks of employees.



Unlike group insurance, ICHRA and QSEHRA affords employees the freedom to choose from multiple health plan options from various insurance carriers.

Top Advantages of QSEHRA and ICHRA

For Employers

- **Cost Control:** Set your budget & cap spend
- **Remove Risk:** No more carrier renewals
- **Participation:** No minimum requirements
- **Savings:** Keep unclaimed funds

For Employees

- **Choice:** Pick the health plan to meet needs
- **Portability:** Keep their health insurance
- **Control:** Secure the right level of coverage

To learn more about QSEHRA and ICHRA, click the comprehensive HRA Guides below:

[Comprehensive QSEHRA Guide](#)

[Comprehensive ICHRA Guide](#)

Our platform makes reimbursing through HRAs easy and affordable for your clients.

How it works:



Establish your budget

You control the costs and set the monthly reimbursement allowances for employees



Employees shop for plans

We can help provide personal recommendations or employees can bring their own plan



Reimburse through payroll

We'll handle receipts and reporting. Easily reimburse through payroll

Easy to use

- ✓ No setup fees
- ✓ No contracts
- ✓ Mobile friendly
- ✓ Free customer support
- ✓ Reporting & analytics
- ✓ Receipt tracking
- ✓ Fast online setup
- ✓ Simple paperwork
- ✓ Compliance check

Who's a good fit for an HRA?

Leads that will love HRAs

- First time to offer health benefits
- Want more flexibility, simplicity and customization
- Did not qualify for group coverage
- Need to control budget (*NO surprise premiums increases, minimum contributions or participation rates!*)
- Looking for tax-friendly benefits
- Don't want to manage the risk of a group plan anymore
- Any lead currently increasing employee salaries or offering a "health stipend" to help employees with benefits

Not a Good Fit for HRAs

- Leads whose employees qualify for large advanced premium tax credits
- Employer offers a group plan that all employees love at the right price
- Single member S-Corps (S-Corp owners may not participate in HRAs)

Client Administrative Fees

Platform Fee: Flat \$40/month

Service Fee: \$20 per participating employees per month

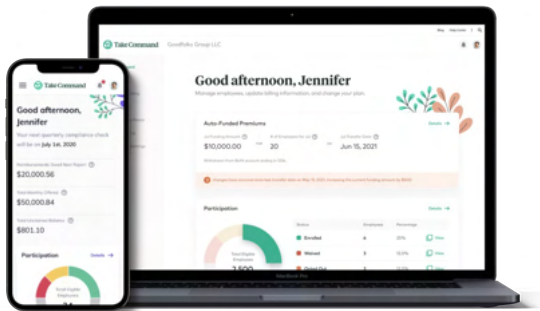
For example: With 5 participating employees and employer would pay \$140/month.

We've Got You Covered!

Take Command Health is the leading end-to-end ICHRA and QSEHRA technology platform solution that makes HRA reimbursement easy for employers and personalizes the experience for employees. Once you submit your lead, we'll take it from there!

Setup & Administration

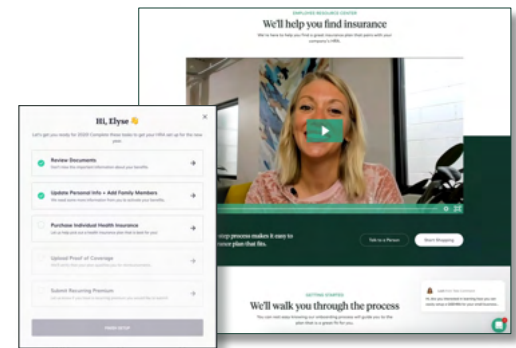
- **Design** the perfect program
- **Educate** and **onboard** employees
- **Automated** compliance and reporting



[link to onboarding / platform demo](#)

Employee Support

- **Personalized plan shopping** to help employees enroll in plans with their doctors and prescriptions. Online or over the phone.
- **Easy submission:** just snap a photo on a phone or upload online!
- **We love to help!** Best-in-class employee support team and online tools.



[link to employee resources](#)

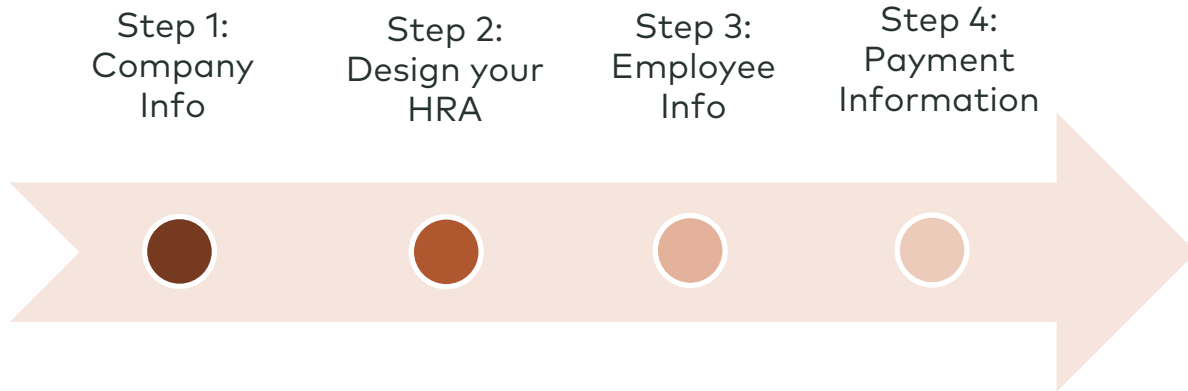
Take Command has implemented 4,000+ Health Reimbursement Arrangements and helped over 15,000 employees find health insurance coverage nation-wide.



TC Setup and Implementation

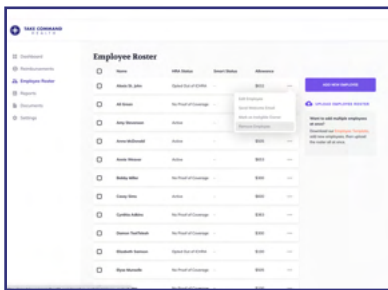
Quick and Easy 4 Step Set Up Process

Take Command provides a painless (no more than 10 minutes!) **online enrollment process** once your lead/member is ready to get started! Here's the four-step HRA setup process:

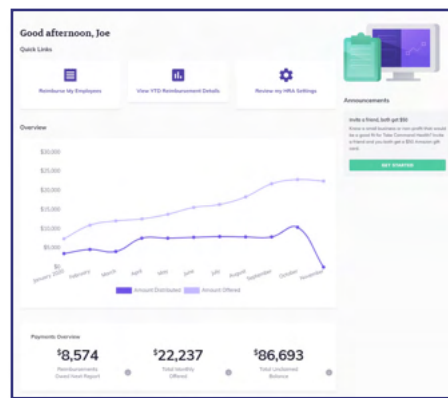


Ongoing HRA Management

Take Command provides all the resources for the employer admin to feel empowered to manage and support employees through the entire process.



Manage Employee Roster



Track HRA Budget

Reimbursement Statement

For more information on the reimbursement amount, click on "Total".

Date Range: October 01, 2019 - November 01, 2019 10/01/2019 - 11/01/2019

Name	Amount	Amount	Amount
Bob Johnson	\$100	\$100	\$100
Carol Miller	\$200	\$200	\$200
David White	\$300	\$300	\$300
Eve Green	\$400	\$400	\$400
John Smith	\$500	\$500	\$500

Summary:

- Total Reimbursement Amount: \$1,500
- Total Encumbered: \$1,500
- Total Unencumbered: \$86,693

Reimburse Through Payroll

Referral Affiliate Program 2022

Do you have clients who own small businesses? Are your clients...

- Struggling with high group health plan renewals?
- Having a hard time qualifying for group coverage?
- Wanting to offer benefits for the first time on a fixed budget?

Take Command is looking for **Referral Affiliate** partners who work with businesses with 1-49 full time equivalents, but whose clients may still be looking for answers to the questions above.

We make it pretty simple: you share good leads with us, we'll take good care of your clients and either pass through a discount or pay you directly.

Referral Affiliate Program Starter Options

STARTER OPTION:

10% discount for every lead that becomes a Take Command client.

**This option is great for companies who want to create "stickiness" with their clients.*

Example:

*"By working with us, you'll get a discount on your HRA program! Use code: **MAXWELLCPA** at checkout!"*

Referral Affiliate Program Options

Option A:

20% discount for every lead that becomes a Take Command client.

**This option is great for companies who want to create "stickiness" with their clients.*

Example:

*"By working with us, you'll get a discount on your HRA program! Use code: **MAXWELLCPA** at checkout!"*

Option B:

One time payment for leads you send our way that sell. Payment is based on participating employees on the first bill of the first paid month:

1-4 participating = \$250
5-19 participating = \$500
20+ participating = \$1,000

**This option is great for companies looking for another revenue stream from clients they already serve.*

How Do I Become a Referral Affiliate?

Next Steps

1. [Schedule a call with a Take Command team member](#)
2. Choose Option A or B (see previous page)
3. Sign the Referral Agreement paperwork
4. Start sending your leads one of three ways:

Send your leads to a dedicated landing page where they can sign up for an HRA or schedule a call with one of our team members!

Our team will help your lead every step of the way. Simply share your landing page with the client and whether they sign up right away or schedule a call with our team, we'll have a record that they came from you!

This option is best for groups who have great leads but are looking for little to no involvement with the sign-up process.

Submit leads to our team directly!

Send us leads through an online form. We'll take it from there! Our team will reach out to the lead, share more about HRAs and provide a simple proposal based on the employer's budget and needs.

This option is best for groups who want Take Command to reach out to their clients to explain HRAs and help employers sign up.

Sign up your leads for the HRA!

Already an HRA expert and just looking for a place to set up the HRA for your clients? If your client is ready to go AND you plan to serve as the administrator on the account, enroll your client independently through our online submission. [QSEHRA Administration](#) [ICHRA Administration](#). The setup process only take a few minutes.

This option is best for groups like CPAs, financial advisors and other professional services who plan to serve as the administrator on the client's account

FAQs

Below are the most frequently asked questions from our Referral Affiliate partners.

- **What information do you need to create a proposal for a lead?**

Take Command will need the lead's company name, total eligible employee count, and target monthly allowance they want to offer.

- **How does my lead know how much health plans cost in a specific geography?**

Please see [TC Window Shopping Tool](#) to find all available individual health plans in the specific geography. TC can also provide a market snapshot upon request.

- **Can an employee shop for an individual health insurance plan if they don't already have one?**

Yes, by offering a QSEHRA and ICHRA an employee will qualify for a qualifying life event (QLE) where they'll have before and 60 days after their eligibility date to shop for a health plan.

- **Who helps employees with purchasing a health insurance plan?**

Take Command helps through the enrollment process via a private exchange (aka online shopping experience) for all 50 states. Additional enrollment support is provided via chat and telephone.

- **Can an employee on their spouse's or parent's plan participate in an HRA?**

QSEHRA:

Yes, group insurance from a spouse or parent qualifies you to participate in the QSEHRA. However, being enrolled in a group sponsored health plan the reimbursements will be after-tax. NOTE: in this scenario, medical expenses can still be submitted for reimbursement pre-tax.

ICHRA:

No, employees must have insurance secured through the individual marketplace (non-group) to participate.

- **What happens if an employee doesn't claim their full allowance each month?**

Unused balances roll over each month. If an unused balance remains at year end, employees have 90 days after Jan 1st to claim balances before they are reset.

FAQs Continued

- **Can employers offer a group plan and an HRA (QSEHRA and ICHRA)?**

QSEHRA:

No, an employer cannot offer both a group health, including dental and vision plans, and a QSEHRA. **ICHRA:** Yes, employers can offer one class of employees a group health insurance plan and another allowable class the ICHRA offer. However, no employee can be offered a choice between a group plan and an ICHRA. Types of classes may include full-time vs. part time, salary vs. hourly, employee location, etc.

- **Can an HRA (QSEHRA and ICHRA) be used to "carve out" employees, such as 65+ year old employees or non-management employees?**

No, an employer can only exclude part-time and seasonal employees. For ICHRA, age-based, employee tenure, and employee title classes are not allowed. For more on allowable employee classes, please check out [the comprehensive ICHRA guide from TC](#).

- **What medical expenses are eligible?**

Generally, any expense that are deemed as "medically necessary": from seeing a doctor, hospital, dental, vision or prescription is eligible. Things like optional cosmetic procedures, gym memberships, and massage therapy are not. Please check out [this page in our Help Center](#) for more information.