

# Core Documents, Inc. Announces Affordable ICHRA Plan Solutions with Special Enrollment Period Benefits for Employees

*A key advantage of setting up an ICHRA is the ability to trigger a Special Enrollment Period (SEP) for employees, to purchase individual health coverage.*

BRADENTON, FL, UNITED STATES, August 5, 2025 /EINPresswire.com/ -- [Core Documents, Inc.](https://www.CoreDocuments.com/), the nation's leading provider of cost-effective, tax-saving benefit plan documents, is excited to highlight how employers can leverage the [Individual Coverage Health Reimbursement Arrangement \(ICHRA\)](#) to offer flexible health benefits

and access a Special Enrollment Period (SEP) midyear. This innovative solution, detailed at [CoreDocuments.com](https://www.CoreDocuments.com/), empowers businesses to provide tailored health coverage while ensuring compliance and affordability for both employers and employees.



Setting Up a Core ICHRA Triggers Special Enrollment Period

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ICHRAs empower employers to offer flexible, affordable health benefits while giving employees the freedom to choose their ideal coverage,”

*Gene C. Ennis, Core Documents*

## Unlocking Midyear Special Enrollment Period with ICHRA

The ICHRA, introduced in June 2019, revolutionizes employer-sponsored health coverage by allowing businesses of any size to reimburse employees for individual health insurance premiums and eligible medical expenses. A key advantage of launching an ICHRA is the ability to trigger a Special Enrollment Period (SEP) for employees, enabling them to purchase or modify

individual health coverage outside the standard open enrollment period (typically November 1 to December 15). This SEP is automatically granted for employees enrolling in an ICHRA for the first time, offering critical flexibility for new hires or employees transitioning from traditional group health plans.

This midyear enrollment opportunity benefits employers by allowing them to implement or adjust health benefits at any time, aligning with business needs or employee onboarding schedules. For employees, the SEP ensures immediate access to personalized health coverage, addressing urgent needs like life events (e.g., marriage, birth, or loss of other coverage) without waiting for the next open enrollment period.

### How ICHRA Works and Its Benefits

The ICHRA allows employers to fund tax-free accounts that reimburse employees for individual health insurance premiums and IRS Section 213(d) medical expenses, as outlined in IRS Publication 502. Unlike traditional group health plans, ICHRAs offer unparalleled flexibility:

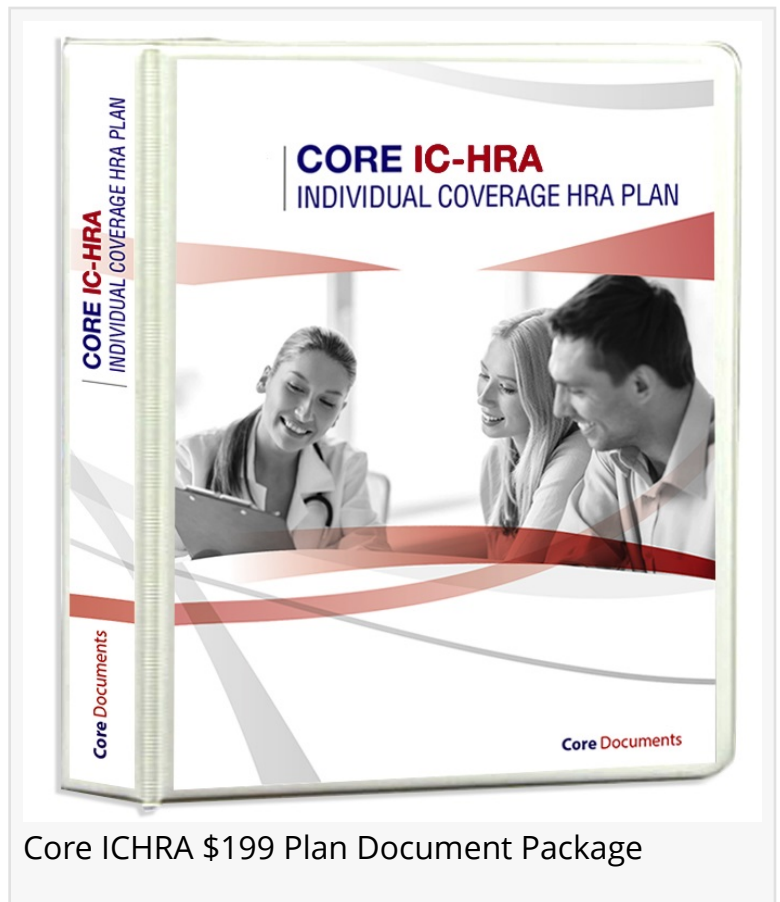
- No Group Plan Requirement: Employers can offer ICHRAs without sponsoring a group health plan, reducing administrative burdens and ERISA/COBRA compliance.
- Scalable for Any Business Size: From startups to large corporations, ICHRAs suit employers with any number of employees.
- Customizable Employee Classes: Employers can define classes (e.g., full-time, part-time, geographic location) to tailor benefits, with allowances for higher benefits for older workers or those with dependents.
- Integration with Medicare and HSAs: ICHRAs can reimburse Medicare premiums and coordinate with Health Savings Accounts (HSAs) or Flexible Spending Accounts (FSAs) when designed as post-deductible plans.

For employees, ICHRAs restore choice, allowing them to select individual health plans from the open market or ACA exchanges that best fit their needs. Employees opting out of ICHRA reimbursements may retain eligibility for premium tax credits, provided the ICHRA is deemed unaffordable under ACA guidelines (applicable to Applicable Large Employers with 50+ employees).

### Key ICHRA Rules and Eligibility Considerations

Employers must adhere to specific ICHRA rules to ensure compliance:

- Same Terms Rule: ICHRAs must offer uniform benefits within each employee class, though variations are allowed for age or number of dependents.



Core ICHRA \$199 Plan Document Package

- Minimum Class Size: If offering a group health plan to some classes and an ICHRA to others, ICHRA classes must meet minimum size requirements (10–20 employees, depending on total workforce).
- Proof of Coverage: Employees must provide annual and ongoing substantiation of individual health coverage, using IRS model forms included in Core Documents' ICHRA package.
- Non-Integrable Coverage: ICHRA cannot integrate with group health plans, short-term limited duration insurance, health sharing ministries, or spousal group coverage. However, Medicare and student health plans meeting ACA standards are compatible.
- HIPAA Compliance: Classes cannot discriminate based on health factors, and special enrollment periods must be offered for qualifying life events.

Employers must also cancel existing group health plans (unless grandfathered for current employees) before launching an ICHRA and provide written notice to employees about coverage requirements and premium tax credit implications.

### Core Documents' Affordable ICHRA Solution

Core Documents, Inc., based in Bradenton, FL, simplifies ICHRA adoption with a comprehensive plan document package for a one-time fee of \$199 (PDF via email) or \$249 (PDF plus deluxe binder). Unlike competitors with recurring fees, Core Documents offers a cost-effective solution with no annual renewals, only charging for updates when regulatory changes necessitate amendments.

The Core ICHRA package includes:

- Signature-ready [ICHRA plan document](#)
- Corporate resolution to adopt the ICHRA
- Summary Plan Description (SPD)
- Employee election and substantiation forms
- Administrative handbook
- ICHRA notice for employees

Core Documents also provides free plan design consultations to help employers define employee classes, set benefit amounts, and choose plan year dates. With over 27 years of experience, Core Documents has supported thousands of employers nationwide, ensuring compliance with IRS, DOL, and ACA regulations.

### Why Choose ICHRA with Core Documents?

"ICHRA empowers employers to offer flexible, affordable health benefits while giving employees the freedom to choose their ideal coverage," said Gene C. Ennis, President of Core Documents. "Our \$199 plan document package makes it easy and cost-effective to launch an ICHRA, with expert support to ensure compliance and success."

By leveraging the SEP and ICHRA's flexibility, employers can attract and retain talent while controlling costs. Employees gain access to tailored health plans, enhancing satisfaction and financial security.

For more information or to order the Core ICHRA plan document package, visit [CoreDocuments.com](https://CoreDocuments.com) or call 1-888-755-3373 for a complimentary consultation.

About Core Documents, Inc.

Founded in 1997, Core Documents, Inc. is the trusted source for affordable, tax-saving benefit plan documents, specializing in Section 125 Cafeteria Plans and HRAs. Based in Bradenton, FL, Core Documents serves thousands of employers and agents nationwide, offering fast, reliable service and expert plan design consulting.

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