

# 2020 QSEHRA Annual Report

How PeopleKeep customers used their QSEHRA in the last year

## QSEHRA allowance caps increased in 2020



QSEHRA allowance amount increased for single employees.

**\$5,250**  
per year **+\$100**



QSEHRA amount increased for employees with families.

**\$10,600**  
per year **+\$150**

## Employees who used their total allowance in 2019



**18%**

of **single employees** utilized their total allowance in 2019.



**19%**

of **employees with a family** utilized their total allowance in 2019.

## Average allowance by family status



**\$3,363**  
(\$280/month)

64% of allowance cap



**\$6,163**  
(\$514/month)

58% of allowance cap



**\$297**  
**\$297**  
2018 2019

Average monthly reimbursement amounts for single employees



**\$445**  
**\$431**  
2018 2019

Average monthly reimbursement amounts by year for employees with a family

Employees submitted an average of **12** reimbursements in 2019  
(including premiums)

## 5 most common types of non-premium expenses



**Prescription drugs**



**Medical office visits**



**Chiropractic care**



**Dental care**



**Mental health counseling**



**55%**

submitted a reimbursement for a **medical office visit**



**45%**

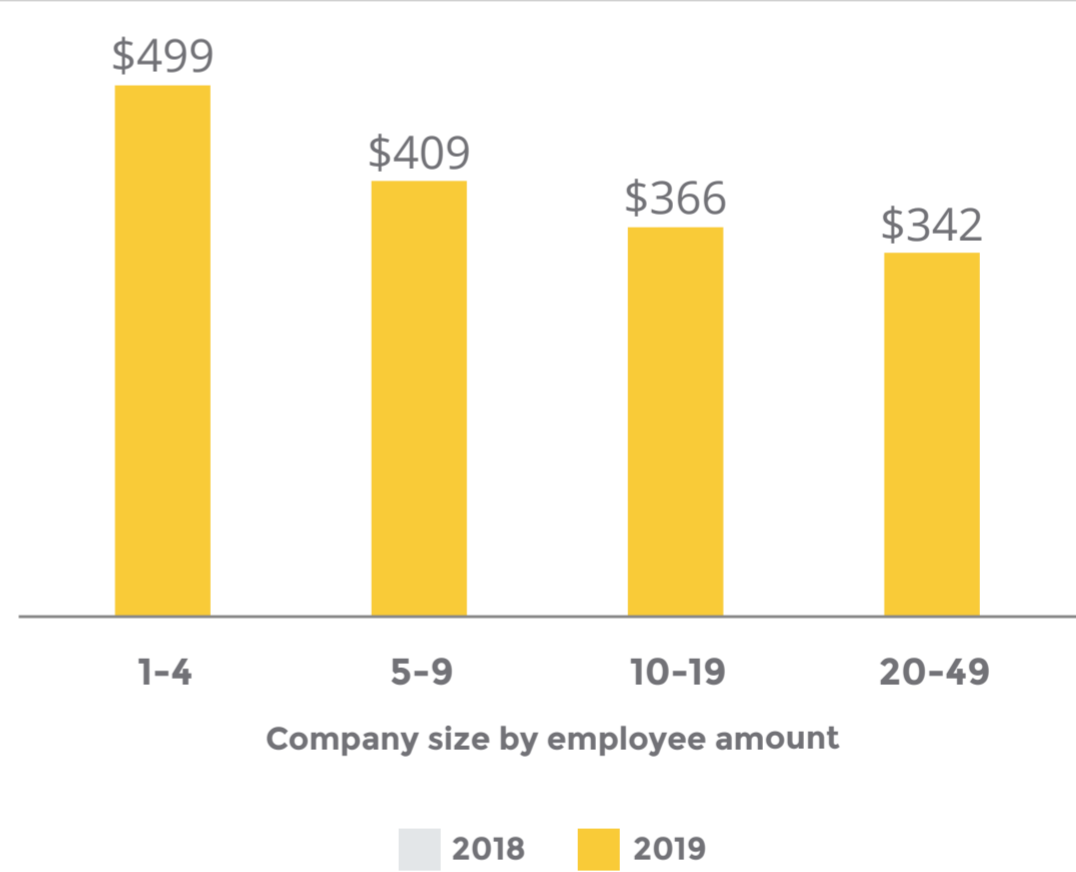
submitted a reimbursement for **prescription drug expenses**

## Average monthly allowance amounts by company size

Single Employees (by # of employees)

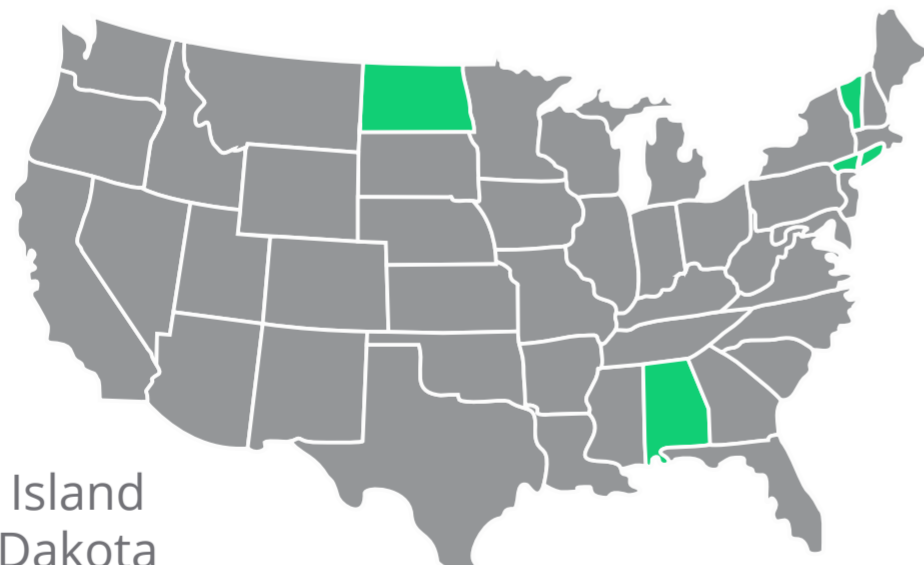


Employees + Family (by # of employees)



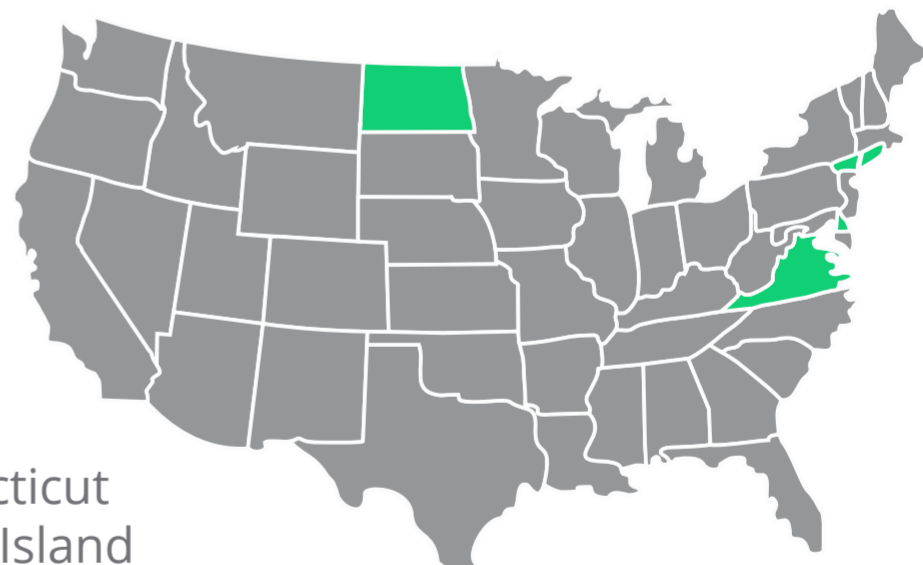
## Average monthly allowance amounts by state

5 states with the **highest average monthly allowance** amount in 2019  
(Across all family statuses)



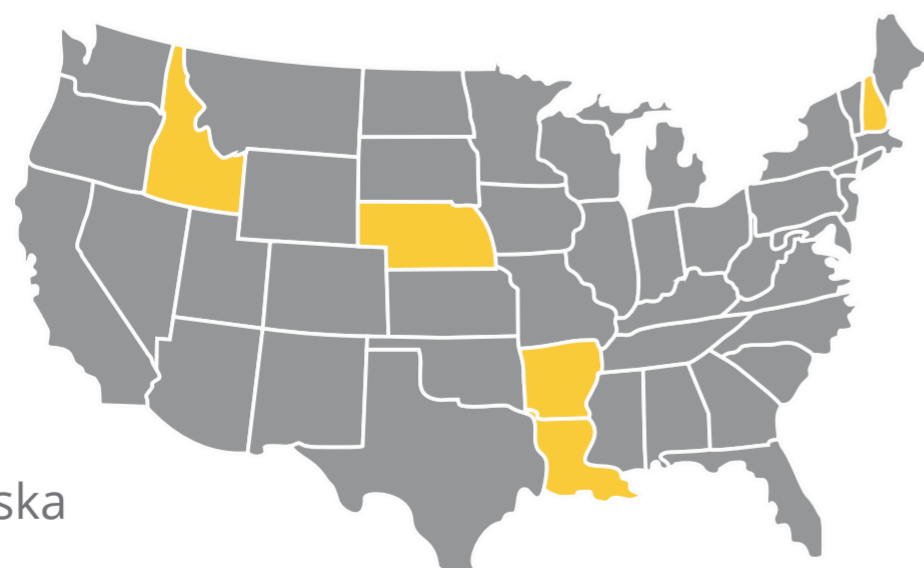
1. Rhode Island
2. North Dakota
3. Vermont
4. Alabama
5. Connecticut

5 states with the **highest individual health plan premiums** in 2019



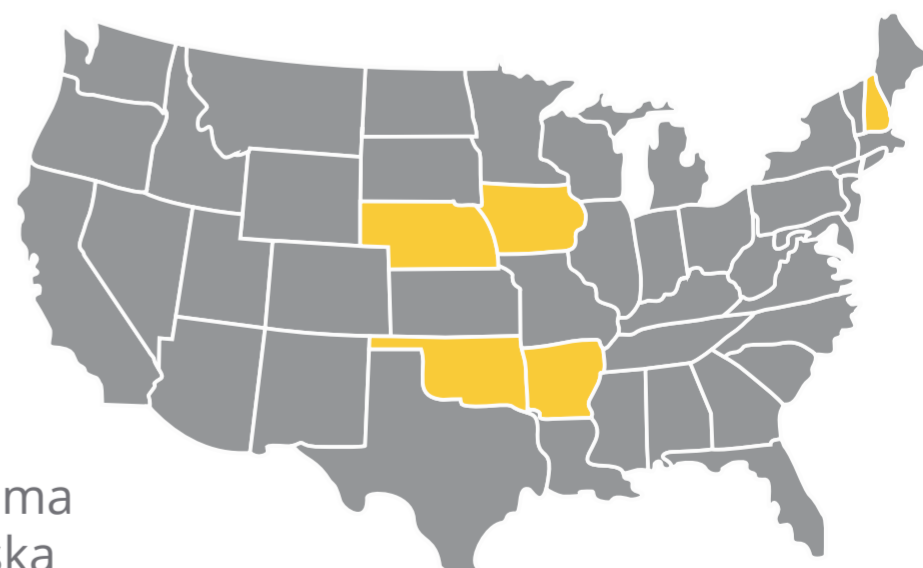
1. Connecticut
2. Rhode Island
3. Delaware
4. North Dakota
5. Virginia

5 states with the **lowest average allowance** amount in 2019



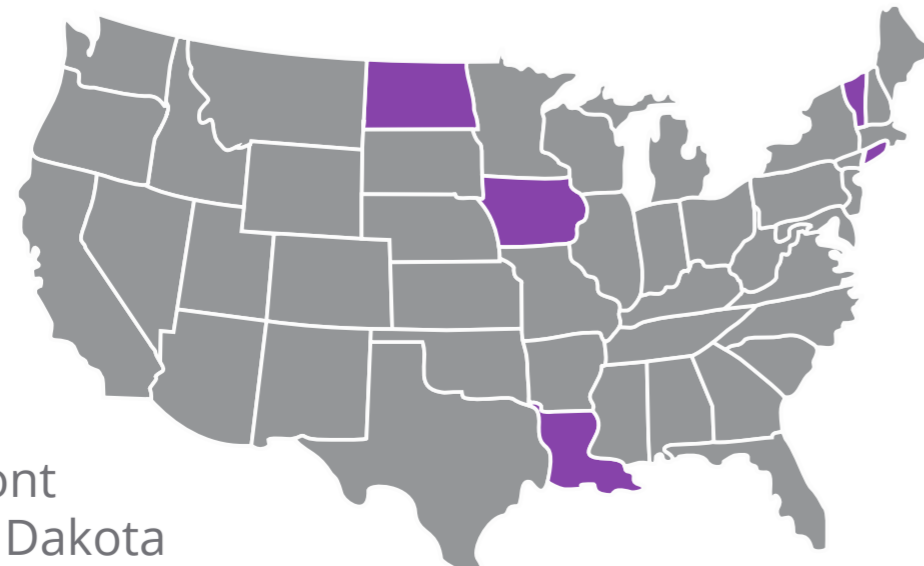
1. Nebraska
2. Idaho
3. Arkansas
4. Louisiana
5. New Hampshire

5 states with the **lowest individual health plan premiums** in 2019



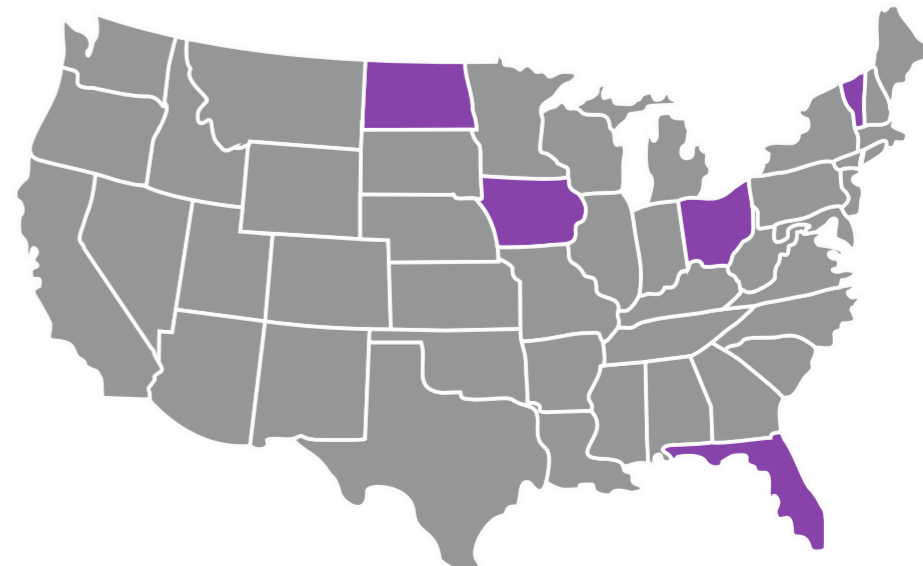
1. Oklahoma
2. Nebraska
3. Arkansas
4. Iowa
5. New Hampshire

5 states with the **greatest increase in allowance** from 2018 to 2019



1. Vermont
2. North Dakota
3. Rhode Island
4. Iowa
5. Louisiana

5 states with the **greatest increase in reimbursements** from 2018 to 2019



1. Ohio
2. Florida
3. Iowa
4. Vermont
5. North Dakota

For more details, see the PeopleKeep report The QSEHRA: Annual Report 2020.

The qualified small employer health reimbursement arrangement (QSEHRA) is an employer-sponsored health benefit that allows small organizations to reimburse employees tax-free for health care.

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