



ICHRAs and QSEHRAs WITH CGHC: THE FINANCES



Payment Roadmap

CGHC offers different payment options for employees with an HRA offered by their employer. Employers can decide whether to make payments directly to CGHC or to require that employees make the payments to CGHC.

Employee Pays

It is typical for employees to pay the premium for their CGHC policy and then be reimbursed by the employer.



Our Online Payment Portal

- Recurring Payment
- One-time Payment

Pay with Check

- Mail a check, cashier's check, or money order with the remittance stub from your invoice to our lockbox.

Employer Pays

CGHC can accept premium payments from employers for each member, individually. Presently, CGHC cannot accept one payment from an employer for multiple employees.

When paying individually for each employee with a CGHC policy, employers can pay by check and note each individual's name and member ID on the check.

Learn more in our [Payment Options Factsheet](#).

Ultimately, Common Ground Healthcare Cooperative has a contractual agreement with the policyholder (employee), and invoices will only be sent to them. In cases that would require a premium refund, the amount will be refunded back to the policyholder, not to the employer, regardless of who made the payment.