EQUIFAX

Client Training HQ

Reporting ICHRA Plans on Worxtime

Overview

As employers increasingly adopt Individual Coverage Health Reimbursement Arrangements (ICHRAs), Worxtime has been enhanced to support ICHRA plan codes and affordability calculations. This guide explains how to enable and configure these features, including setting up 1094/1095 rule sets and managing affordability calculations within the Worxtime platform.

Calculating Affordability in Worxtime

Worxtime can calculate affordability if enabled within the 1094/1095 Reporting Rule Sets beginning with Timesheet Files submitted for August 2026 or after. Prior months will continue to have the selected affordability safe harbors within the rule set automatically applied. To calculate affordability, Worxtime takes the Lowest Cost Silver Plan based on the zip code in which the employee lives or the employer address (as selected in the Default Method of Offer) minus the Employer Contribution. This determines the Employee Contribution which is used to calculate affordability based on the affordability requirements as published each year by the IRS.

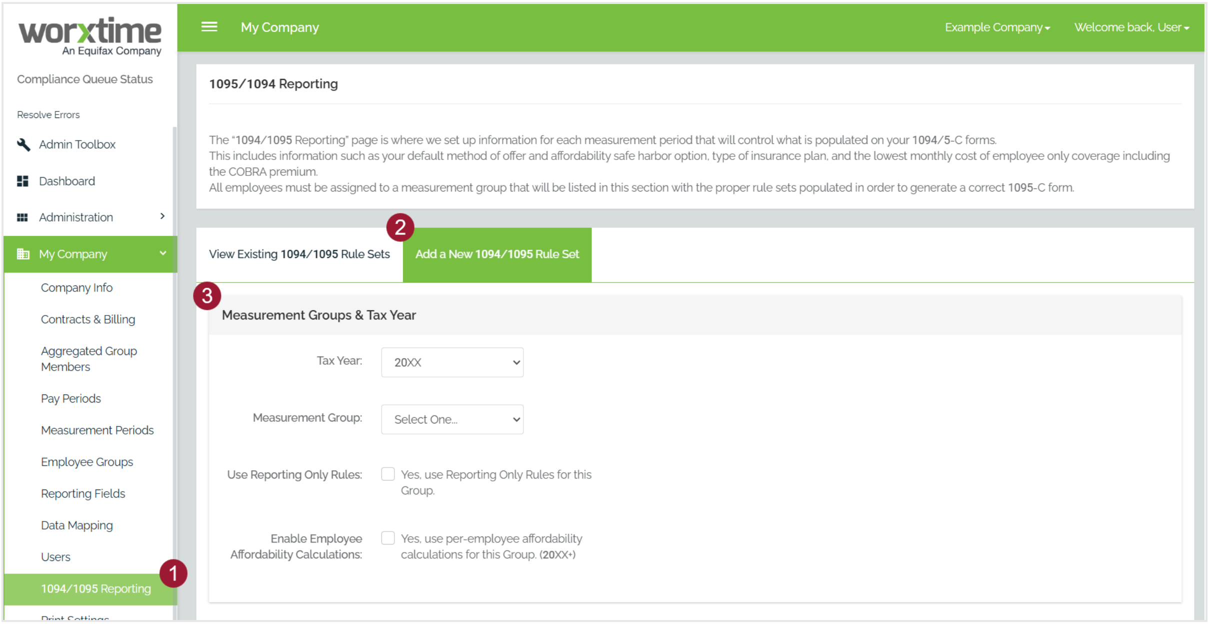
To calculate affordability in Worxtime, you are required to provide the Timesheet File with the PP_Earnings, Hourly_Rate, and Annual_Salary fields populated. If you are not providing the Timesheet File with the required fields or if the Reporting Only Rule is enabled, you will not be able to utilize Worxtime to calculate affordability. Affordability safe harbors will continue to be applied automatically based on your selected affordability method.

Adding/Updating a 1094/1095 Rule Set

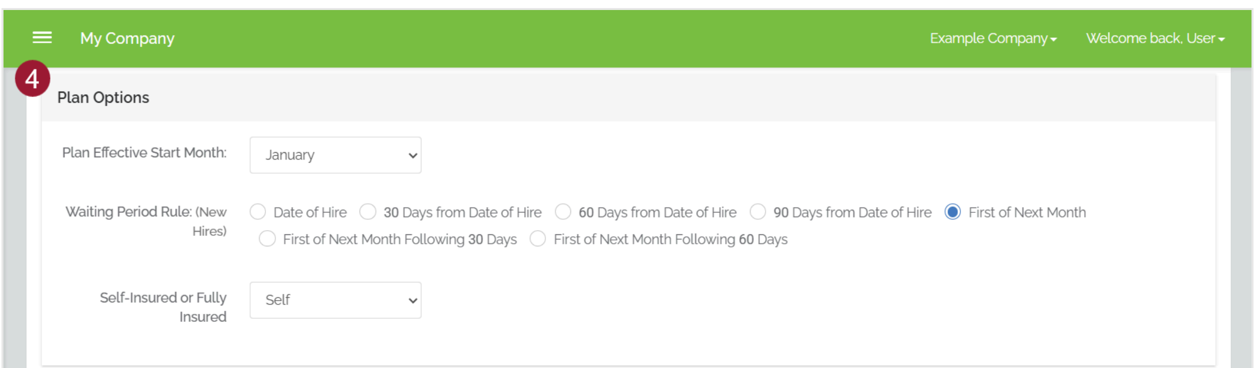
To enable Affordability Calculation and/or the processing of ICHRA Plans on Worxtime, a 1094/1095 Rule Set must be created or updated. Follow the steps below to create or update the Rule Set:

1. Locate **1094/1095 Reporting** within the **My Company** tab on the left navigation menu.
2. Select **Edit** next to an existing Rule Set or click the **Add a New 1094/1095 Rule Set** tab.
3. Select the relevant **Tax Year**, **Measurement Group**, and if either are applicable, check the **Use Reporting Only Rules** or **Enable Employee Affordability Calculations**.

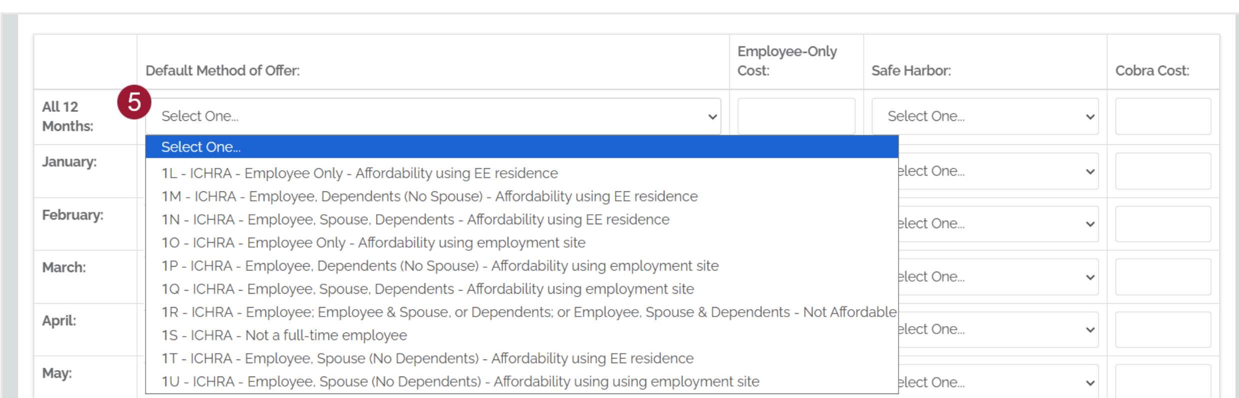
Images are examples and for information purposes only. They may vary across platforms and are subject to change.



4. Next, in **Plan Options**, select the **Plan Effective Start Month** from the drop-down, then select the **Waiting Period Rule**, and that the plan is **Self-Insured**.



5. Finally, select the **Default Method of Offer** within the drop-down. If the Default Method of Offer is applicable for all 12 months, only the **All 12 Months** field needs to be completed.



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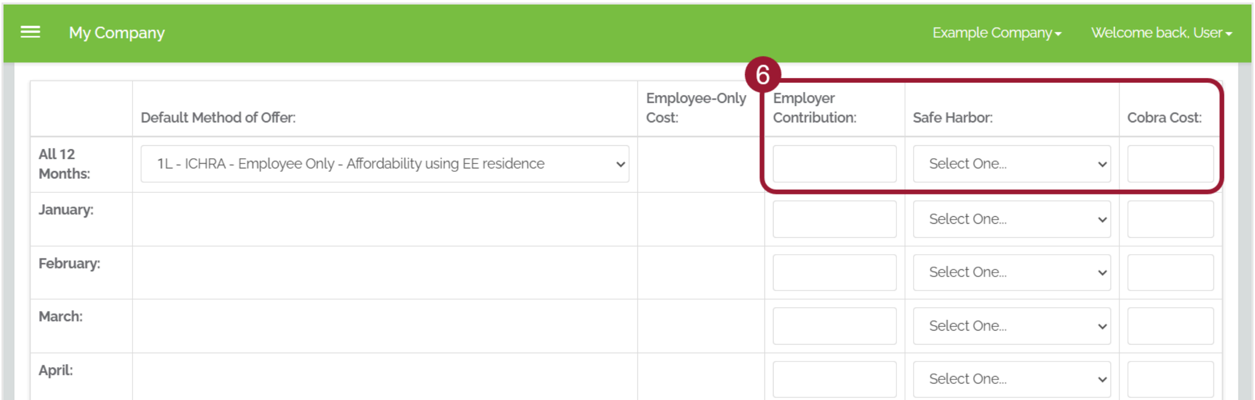
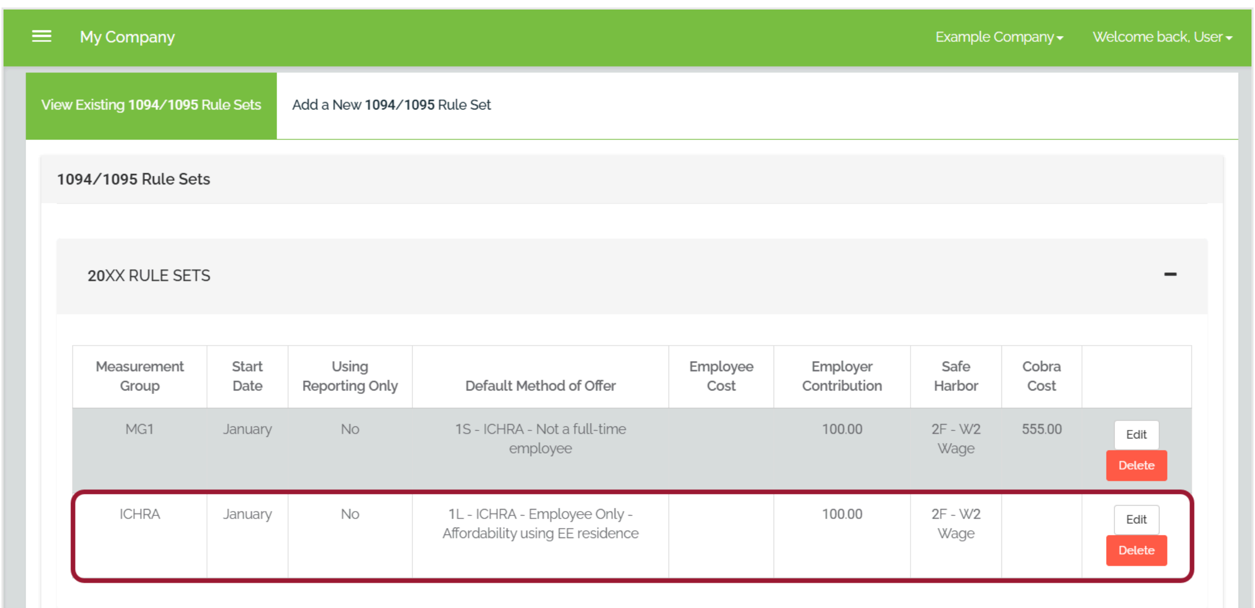
6. Then, enter in the **Monthly Employer Contribution**, select the desired **Safe Harbor,** and enter the monthly **Cobra Cost**.



7. Finally, select **Save**. The new or updated Rule Set will be reflected on the **View Existing 1094/1095 Rule Set** page.



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