

Client Training HQ

Reporting ICHRA Plans on Worxtime

Overview

As employers increasingly adopt Individual Coverage Health Reimbursement Arrangements (ICHRA), 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.

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An Equifax Company

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1095/1094 Reporting

The "1094/1095 Reporting" page is where we set up information for each measurement period that will control what is populated on your 1094/5-C forms. This includes information such as your default method of offer and affordability safe harbor option, type of insurance plan, and the lowest monthly cost of employee only coverage including the COBRA premium. All employees must be assigned to a measurement group that will be listed in this section with the proper rule sets populated in order to generate a correct 1095-C form.

2 View Existing 1094/1095 Rule Sets Add a New 1094/1095 Rule Set

3 Measurement Groups & Tax Year

Tax Year: 20XX

Measurement Group: Select One..

Use Reporting Only Rules: ☐ Yes, use Reporting Only Rules for this Group.

Enable Employee Affordability Calculations: ☐ Yes, use per-employee affordability calculations for this Group. (20XX+)

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**.

4 Plan Options

Plan Effective Start Month: January

Waiting Period Rule: (New Hires)

☐ Date of Hire ☐ 30 Days from Date of Hire ☐ 60 Days from Date of Hire ☐ 90 Days from Date of Hire ☒ First of Next Month

☐ First of Next Month Following 30 Days ☐ First of Next Month Following 60 Days

Self-Insured or Fully Insured: Self

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.

	Default Method of Offer:	Employee-Only Cost:	Safe Harbor:	Cobra Cost:
All 12 Months:	5 Select One..		Select One..	
January:	Select One..		Select One..	
February:	1L - ICHRA - Employee Only - Affordability using EE residence		Select One..	
March:	1M - ICHRA - Employee, Dependents (No Spouse) - Affordability using EE residence		Select One..	
April:	1N - ICHRA - Employee, Spouse, Dependents - Affordability using EE residence		Select One..	
May:	1O - ICHRA - Employee Only - Affordability using employment site		Select One..	
	1P - ICHRA - Employee, Dependents (No Spouse) - Affordability using employment site		Select One..	
	1Q - ICHRA - Employee, Spouse, Dependents - Affordability using employment site		Select One..	
	1R - ICHRA - Employee; Employee & Spouse, or Dependents; or Employee, Spouse & Dependents - Not Affordable		Select One..	
	1S - ICHRA - Not a full-time employee		Select One..	
	1T - ICHRA - Employee, Spouse (No Dependents) - Affordability using EE residence		Select One..	
	1U - ICHRA - Employee, Spouse (No Dependents) - Affordability using employment site		Select One..	

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

My Company Example Company Welcome back, User

	Default Method of Offer:	Employee-Only Cost:	Employer Contribution:	Safe Harbor:	Cobra Cost:
All 12 Months:	1L - ICHRA - Employee Only - Affordability using EE residence			Select One...	
January:				Select One...	
February:				Select One...	
March:				Select One...	
April:				Select One...	

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

My Company Example Company Welcome back, User

View Existing 1094/1095 Rule Sets Add a New 1094/1095 Rule Set

1094/1095 Rule Sets

20XX RULE SETS

Measurement Group	Start Date	Using Reporting Only	Default Method of Offer	Employee Cost	Employer Contribution	Safe Harbor	Cobra Cost	
MG1	January	No	1S - ICHRA - Not a full-time employee		100.00	2F - W2 Wage	555.00	Edit Delete
ICHRA	January	No	1L - ICHRA - Employee Only - Affordability using EE residence		100.00	2F - W2 Wage		Edit Delete

More Training Available!

Check out additional training resources available on our site, [Connections](#).

The information provided is intended as general guidance and is not intended to convey any tax, benefits, or legal advice. For information pertaining to your company and its specific facts and needs, please consult your own tax advisor or legal counsel.

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