

Getting Started with Medicare and ICHRAs



Overview

If your employer offers an Individual Coverage Health Reimbursement Arrangement (ICHRA), you can use it to get reimbursed for your Medicare premiums and other eligible medical expenses, even if you're already enrolled in Medicare.

Your ICHRA can reimburse you for Medicare Part A (if you pay a premium), Part B, Part C (Medicare Advantage), and Part D (prescription drug coverage) premiums.

Depending on your employer's plan design, supplemental coverage such as Medigap may also qualify. An ICHRA allows your employer to reimburse these costs tax-free, and Venteur makes it easy to enroll, stay compliant, and get reimbursed automatically.

This guide will show you how to connect your Medicare coverage with your ICHRA in three simple steps.



Step 1

Enroll in Medicare

You must be enrolled in Medicare Parts A and B, or in a Medicare Advantage (Part C) plan to qualify for reimbursement under an ICHRA.

How to Enroll

- Visit **Medicare.gov** to review your options and enroll in coverage.
- If you're not yet 65 or recently left an employer plan, check your eligibility for a **Special Enrollment Period**.
- Once enrolled, keep your **Medicare ID card** and enrollment confirmation for your records.

Step 2

Submit Your Medicare Enrollment Information

After enrolling in Medicare, log into your Venteur account to submit your enrollment details. You can follow this link for guidance: [Attesting to Medicare Coverage](#). This step allows Venteur to verify your coverage and begin processing reimbursements correctly.



Include Your Household

If you have other household members covered under your employer's ICHRA, they may enroll in traditional individual plans through Venteur during the open enrollment period.

If you have other household members covered by Medicare, they may also receive reimbursements for their Medicare premiums. Check your ICHRA funding to verify your total available for reimbursement.



Plan Shopping Tips

Review available Medicare Advantage or Supplement plans to find the coverage that best fits your needs and budget.



Gather Supporting Documentation

Before submitting, make sure you have:

- Your Driver's License or State ID
- Proof of enrollment (such as your SSA award letter and all premium bills for other Medicare plans)
- Proof of premium payments, such as bank statements, canceled checks, or payment confirmations showing that your Medicare premiums have been paid.

Once uploaded, Venteur's platform automatically confirms eligibility. No paperwork or manual review required.

Step 3

Receive Your Reimbursement

Be sure to [connect your bank account](#) to the Venteur portal in order to receive direct deposit reimbursements each month. After your Medicare enrollment is verified, you'll start receiving reimbursements for eligible premiums and expenses through Venteur.

Reimbursements are processed automatically according to your employer's ICHRA policy. There's no claims paperwork needed. You can track all reimbursements in real time within your Venteur account.

That's it. Simple, compliant, and stress-free.

Medicare and ICHRAs are designed to work together, and Venteur makes that connection effortless.

Our platform handles the details, so you can focus on what matters most: staying covered, without the hassle.