

Affordability Review File

Purpose: An evidence outline for affordability assumptions and review support.

At a glance

- Resource type: Evidence File
- Resource category: Evidence Files
- Review sensitivity: qualified-review

Affordability evidence file

Record	Include	Review boundary
Contribution model	Assumptions, employee cost, employer contribution	Review before reliance
Employee classes	Class definitions and effective dates	Confirm plan/source support
Applicable assumptions	Year, thresholds, safe harbor assumptions if used	Avoid outdated thresholds
Reviewer signoff	Reviewer, date, scope of review	Do not infer broader approval
Source trail	Plan terms and source references	Retain versions

Checklist

- Retain contribution model and source assumptions.
- Confirm employee classes and effective dates.
- Route tax-credit, affordability, or individualized tax questions.
- Attach reviewer notes and final approved language externally.

Review triggers

- Outdated thresholds, unverified contribution assumptions, or individualized tax conclusions.

Evidence examples

- Contribution model
- Applicable assumptions
- Employee classes
- Reviewer signoff

Reminder

This toolkit provides educational and operating-model resources. It does not assign responsibility, manage implementation tasks, replace plan documents, or provide legal, tax, payroll, Medicare, carrier, or individualized benefits advice.

Use this when

- Affordability or tax-credit interaction needs evidence retained externally.

Watch for

- Outdated thresholds, unverified contribution assumptions, or individualized tax conclusions.

Evidence to retain

- Contribution model
- Applicable assumptions
- Employee classes
- Reviewer signoff

Related resources

- HRB Operating Lens
- Five Duty Paths Overview
- ICHRA Ecosystem SOW Template
- Role Code Reference
- Data Request Checklist

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