

Glossary / Use the Terms Carefully

Careful-use rules

- Use terms to explain context, not to make determinations.
- Do not let abbreviations imply responsibility transfer.
- Pair sensitive terms with source and review boundaries.
- Retain defined term context when used in external materials.

Checklist

- A resource uses abbreviations or sensitive ecosystem terms.

Review triggers

- A term is being used to decide eligibility, claims, tax, affordability, privacy, Medicare, or state-specific outcomes.
- A role term changes responsibility in a contract, SOW, notice, or employee-facing resource.

Evidence examples

- Defined term used
- Approved context
- Source reference

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.

HRB

Health Reimbursement Bridge, the designation and operating lens used by this Toolkit.

HRA

Health Reimbursement Arrangement.

ICHRA

Individual Coverage Health Reimbursement Arrangement.

QSEHRA

Qualified Small Employer Health Reimbursement Arrangement.

ESP Broker

Employer-side broker or consultant lane, as externally scoped.

IFP Broker

Individual and family plan broker lane.

EIV

Enrollment and illustration vendor.

PV / TPA

Payment vendor or third-party administrator.

CV

Compliance vendor.

APTC

Advance Premium Tax Credit.

CSR

Cost-Sharing Reduction.

ALE

Applicable Large Employer.

FTE

Full-time employee or full-time equivalent, depending on context.

SOW

Statement of Work.

Evidence File

Retained documents, logs, source references, and decisions supporting a resource or action.

Review Trigger

A signal that general material is not enough and qualified review should occur before reliance.

Educational disclaimer

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