



Coverage You Control



Introducing ICHRAs

Employer coverage with predictable costs and personalized plans.

WHAT'S AN ICHRA?

- ICHRAs are a new approach to employer-sponsored health plans
- Rather than buying group insurance, each employee chooses their own insurance, subsidized by a pre-tax employer contribution
- ICHRA stands for Individual Coverage Health Reimbursement Arrangement

WHY ICHRAs MATTER.

- Group insurance can be prohibitively expensive for some businesses and/or bring unsustainable increases in premiums each year
- Group insurance forces employees to pick from a limited selection of plans that might not fit their needs — especially in diverse workforces
- ICHRAs change that by making health coverage expenses more predictable and in many cases more affordable, and by making health plans personalized for each employee's needs

94%
SATISFIED

94% of people surveyed were similarly satisfied or more satisfied with their insurance after moving to an ICHRA.

Deft Research - 2024 Commercial Group and ICHRA Study

What Makes ICHRAs Different?



Predictable Costs

Despite collective buying power, group insurance often comes with high costs and unpredictable annual increases. With an ICHRA, there are plan options for every budget and more predictable costs from year to year (thanks to a larger risk pool and the ability to confidently budget your pre-tax contributions for employee coverage).



Personalized Plans

Each employee's healthcare needs are unique. Shouldn't their coverage be as well? Group insurance means buying coverage from a single carrier and providing a few limited plan options for employees. With an ICHRA, employees can buy any plan from any carrier on the Marketplace (including our competitors). This allows each employee to balance the coverage and plan features they want with the costs they're able or willing to pay.

How ICHRAs Work

1

SELECT A BENEFITS PLATFORM

Benefits platforms act as an administrator, coordinating transactions, providing decision support to employees, and serving as a place to enroll.

2

DEFINE YOUR CONTRIBUTION

Set your overall budget and the pre-tax contribution you'll make to each eligible employee class.

3

EMPLOYEES SHOP MARKETPLACE PLANS & ENROLL

Employees shop plans based on their own unique needs and enroll through your chosen benefits platform.

4

EMPLOYEES GET REIMBURSED

Employees are reimbursed for health coverage based on employer-defined contributions.



GET COVERAGE YOU CONTROL

Find out if an ICHRA is right for you.

AmbetterHealth.com/ichra