zizzlhealth

The data points behind CHOICE Arrangement (formerly ICHRA) momentum

Our 2026 ICHRA Report shows employers are moving from awareness to consideration, while broker skepticism continues to decline.

Awareness › Familiarity › Consideration › Adoption

Four key findings

2025	2026		
54%	→ 79%	**Employer awareness is rising**	More employers know CHOICE exists, which means brokers may hear more questions earlier in renewal conversations.
50%	→ 75%	**Employer familiarity is growing**	Employers are moving beyond the basics and becoming more prepared to evaluate whether CHOICE fits.
24%	→ 39%	**Employer intent is increasing**	More employers considering CHOICE say they are highly likely to offer it, signaling movement from curiosity to action.
22%	→ 8%	**Broker skepticism is declining**	Fewer consultants say they will never sell CHOICE, showing the strategy is becoming harder to ignore.

CHOICE is becoming part of the modern benefits toolkit.

For brokers, the opportunity is to understand CHOICE early, evaluate fit alongside traditional group coverage, and lead better client conversations before renewal pressure is here.

Get the 2026 ICHRA Report

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Source: zizzl health and Deft Research, The 2026 ICHRA Report, 2026.