zizzl health

ICHRA essentials for brokers ahead of 1/1 (and beyond)

Everything you need to own the Individual Coverage Health Reimbursement Arrangement (ICHRA) conversation.

The ICHRA awareness gap is yours to close.

According to the 2026 ICHRA Report:

- **46%** of employers not offering ICHRA have never heard of it.[1]
- Only **28%** of those who are aware learned about it from their current broker.[1]
- **88%** of employers offering ICHRA say they're likely to keep offering it for at least 3 more years. [2]

Common employer objections and how to respond

"My employees won't like it."	Actually, 94% of ICHRA members report similar or higher satisfaction with coverage compared to their previous traditional group plan.[2]
"It seems complicated."	Brokers who proactively educate clients report higher client satisfaction, and zizzl health makes implementation simple.[1]
"I don't want to lose control."	ICHRA gives employers budget control without giving up value.
"ACA plans limit coverage options."	ICHRA opens up choice, so each employee can find the carrier and plan that fits their unique coverage needs. This eliminates the need for a one-size-fits-all plan.

Quick stats

94%

of ICHRA members report similar or higher satisfaction with coverage compared to their previous traditional group plan.[2]

72%

of ICHRA members are satisfied with the variety of plans available—outperforming traditional group coverage members in choice satisfaction.[1]

60%

of employers with ICHRA say it reduces costs.[2]

Broker FAQ

Q: How do I present ICHRA to clients?
A: Use real-world examples, budget comparisons, and intuitive tools to help employees pick a plan with ease—all provided by zizzl health. You don't have to be the tech expert, just the strategy expert.

Check out these resources to see what's available for you.

Q: What support is available?
A: zizzl health partners exclusively with brokers, offering training, proposal support, employee communications, and compliance tools.

Q: Will I lose compensation?
A: Not with the right partner. Brokers retain their relationship and compensation while delivering a differentiated solution.

ICHRA is growing. Are you?

info@zizzlhealth.com
1-414-800-2278

Explore a partnership with us

[1] 2026 ICHRA Report. zizzl health + Deft Research

[2] Deft Research. (2024). Commercial Group and ICHRA Study.