zizzl health

ICHRA: Common Questions, Clear Answers

Rising healthcare costs are pushing more employers to explore new options like ICHRA, but it is often misunderstood.

Here is a clear look at how it works and what employers should expect.

Is ICHRA only for small employers?

Employers of many sizes, including mid-sized, large, and growing teams, are using Individual Coverage Health Reimbursement Arrangements (ICHRAs) to bring more structure and predictability to their benefits.. Employers set the contribution, so the model scales with your business and supports different workforce structures.

Are employees on their own during enrollment?

Employees are supported from plan selection through enrollment and beyond. With the right guidance in place, they can make informed decisions and feel confident in their coverage, without adding administrative strain on your team.

Is ICHRA difficult to manage?

ICHRA actually simplifies how benefits are administered. You define a monthly contribution instead of managing a group plan and navigating annual renewals, which reduces complexity while maintaining compliance.

Is one group plan more consistent?

A single plan does not reflect the needs of a diverse workforce. ICHRA allows employees to choose coverage based on their own situation, which can lead to a better overall experience.

Why employers are taking a closer look

- **Predictable benefits costs**
- **Flexibility across different employee types**
- **Less time spent managing plans**
- **A more modern approach to coverage**

Want to learn more about how ICHRA works?

Your broker can help you separate myth from reality, with support from zizzl health every step of the way.

Start the conversation to see if it's the right fit for your business.

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