

The January ICHRA renewal roadmap

Successful January implementation begins as soon as renewal planning starts.

Renewal timelines vary by group size, but the essential steps remain the same. Starting the evaluation early gives employers more time to compare options, make a confident decision, and prepare for the change.

1. Identify and evaluate

Broker focus	Employer decisions	How zizzl health supports you
Identify upcoming renewal opportunities and help clients compare their current group plan with an ICHRA strategy.	Define budget priorities, workforce needs, and benefit goals to determine whether ICHRA is the right fit.	We provide workforce analysis, contribution modeling, and comparisons to support your evaluation and client conversations.

2. Select and finalize

Broker focus	Employer decisions	How zizzl health supports you
Refine your recommendation, guide the employer toward a decision, and secure approval.	Select the benefits strategy, contribution approach, and final plan design.	We support plan design, quoting, and implementation to keep you on track for a January 1 effective date.

3. Prepare employees

Broker focus	Employer decisions	How zizzl health supports you
Guide the client through employee communications, enrollment, and final preparations.	Communicate the new benefit and help employees understand their enrollment responsibilities.	We support employee communications, carrier coordination, onboarding, and enrollment as an extension of your team.

4. Launch and support

Broker focus	Employer decisions	How zizzl health supports you
Continue serving as the client's trusted benefits advisor.	Begin the new year with employees enrolled and coverage in place.	We provide ongoing implementation and service support while you remain the primary client contact.

January 1 starts with action now

Timing depends on renewal receipt. Early conversations allow more time to compare strategies, secure approval, and complete enrollment before the mid-November sales deadline.

- ✓ You own the client relationship.
- ✓ We provide the ICHRA tools and implementation support.

Ready to take the next step?

