zizzl health

What to Ask Your Broker About ICHRA

What to ask. What to expect. How to bring zizzl health into the conversation.

If your health plan renewals keep rising without much explanation, it may be time for a different kind of conversation. This checklist helps you ask better questions, and explore whether ICHRA could be a fit for your business.

What to ask your broker

- Is there a way to control our health plan costs year over year instead of reacting to renewals?
- What would a defined contribution approach look like for our team?
- How does ICHRA compare to what we offer today in terms of cost and flexibility?
- Would this model work for a workforce with different roles, locations, or coverage needs?
- How would employees choose and enroll in their plans?
- What kind of support would they have during that process?
- What does the transition from our current plan look like in real terms?
- How do you work with partners like zizzl health to support implementation and ongoing management?

What to expect from the conversation

An explanation of ICHRA in plain language, without unnecessary complexity

A realistic view of potential costs, including how budgeting could become more predictable over time

An honest assessment of whether this approach fits your business, not just a sales pitch

A walkthrough of the employee experience so you understand how decisions are made on their side

A defined process that shows how your broker and zizzl work together to create a successful transition

What a strong next step looks like

- A follow-up conversation that focuses on your specific workforce and goals
- A preliminary view of how costs could compare to your current plan
- A path to explore ICHRA further without committing before you are ready

Why this conversation matters

Many employers are looking for a way to move away from unpredictable renewals while still offering meaningful benefits. ICHRA creates a different structure, one where you set the budget and employees choose what works for them. When done right, it can bring more clarity, more flexibility, and less year-to-year stress.

Take the next step

Share this document with your broker. Have them get in touch.

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