

Tackle ICHRA with confidence: A broker's guide

Individual Coverage Health Reimbursement Arrangements (ICHRA) are transforming the benefits landscape—but brokers often face tricky roadblocks along the way.

Plan design control

“Will I lose influence over plan design?”

ICHRA offer flexible, tech-driven tools that allow brokers to focus on strategy and customization—freeing them from manual tasks like spreadsheets and approvals.

Group size misconceptions

“Aren't ICHRA just for small businesses?”

ICHRA offer significant advantages to employers of all sizes. In just one year, ICHRA use among ALEs alone grew by 84%.¹

Administrative complexity

“Won't this be a hassle to manage?”

By partnering with the right ICHRA platform, brokers can access automated payments and streamlined reporting, making administration feel as simple as a group plan.

The quality of individual plans

“Are individual plans good enough?”

Many individual plans are offered by top carriers and cover a wide range of needs. In competitive markets, more choice often means better coverage and lower premiums.

Educating clients on ICHRA

“How do I explain ICHRA without overwhelming my client?”

Start with the basics: reimbursement structure, employee classes, and platform support. A clear framework helps brokers make ICHRA approachable from the start. The zizzl health team backs it up with a dedicated team that provides hands-on support to help brokers guide their clients with confidence.

With the right partner, brokers go further—faster.

Explore ICHRA at zizzlhealth.com

¹HRA Council. (2024). 2024 ICHRA Data Report.