

FROM “ICHRA-CURIOUS” TO “ICHRA-COVERED”: THE ROLE OF BENEFITS CONSULTANTS IN A CHANGING BENEFITS LANDSCAPE

As employers explore the shift from traditional group health plans to Individual Coverage Health Reimbursement Arrangements (ICHRA), many wonder: Why not just send employees to the open market?

At the 2025 ICHRA Conference, a dynamic panel featuring some of the top names and logos in benefits consulting tackled that question head-on, making the case that benefits consultants are not just useful—they are indispensable.

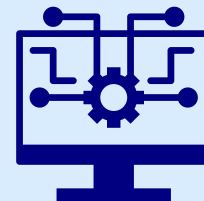
ICHRA IS COMPLEX—AND GROWING FAST.

The transition to individualized benefits requires deep expertise in enrollment logistics, plan communication, and platform integration. Consultants are uniquely positioned with that expertise. According to the [zizzl health 2025 ICHRA Study](#), employer satisfaction with their benefits consultant is 3x higher among those offering ICHRA than offering traditional group coverage alone.



TECHNOLOGY IS ESSENTIAL, BUT SERVICE STILL MATTERS.

As the "big S" (software) outgrows the "small s" (service) in SaaS, partnerships between consultants and platforms must deliver seamless experiences.



SCALABILITY IS A SHARED CHALLENGE.

With some firms seeing 4x annual growth in ICHRA adoption, the pressure is on—and the time is now—to streamline manual processes and improve carrier integration.



A TIPPING POINT IS COMING.

Panelists projected that within a few years, ICHRA adoption could surpass traditional group health coverage.

