

ICHRA for every industry

A broker's playbook to tailoring ICHRA proposals across different verticals

ICHRA

Flexible, sustainable, and built for every workforce.

Traditional group health plans often leave employers stuck with annual double-digit premium increases, rigid contribution models, and limited employee choice. An Individual Coverage Health Reimbursement Arrangement (ICHRA) flips that model, giving employers control over their spend while empowering employees with plan choice.

Here's how ICHRA solves challenges across key industries:

	Education	Hospitality	Nonprofits
Challenge	High-cost renewals and diverse employee needs (teachers, staff, part-time aides).	Seasonal employees and high turnover make group plans unsustainable.	Tight budgets but rapidly increasing group premiums.
ICHRA setup strategy	Tiered contributions (single, couple, family) that give employers flexibility in budget control while meeting varied employee needs.	Vary contributions by class and time status (full-time, part-time, seasonal) to meet budget strategies.	Fixed-dollar contributions that grow at a sustainable rate year over year.
Outcome	Predictable budgets, personalized coverage for staff, and fewer renewal headaches.	Customizable benefits for organizations with diverse staff.	Significant savings redirected back to mission priorities while employees enjoy better plan choice.

The blueprint for broker success

Recommended plan structures

Brokers can position ICHRAs with simple, adaptable designs:

Age-based contribution

Employer sets a monthly allowance toward coverage.

Family tiering

Different amounts for single, couple, and family coverage.

ICHRA classes

Varied contributions for full-time staff, flexible for part-time/seasonal workers.

Hybrid

Combination of ICHRA strategies to meet unique workforce needs.

Common challenges solved by ICHRA

- Rising premiums replaced with predictable, controlled budgets.
- Employees gain choice from dozens of plans and carriers.
- Renewal discussions simplified to minutes, not hours.
- Works for industries with low participation, high-turnover, or diverse workforces.

Why brokers love ICHRA

Stronger proposals, steadier renewals, and happier employees: **all in one flexible solution.**

See how a state-of-the-art ICHRA solution can upgrade your offerings.



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Let's talk ICHRA