

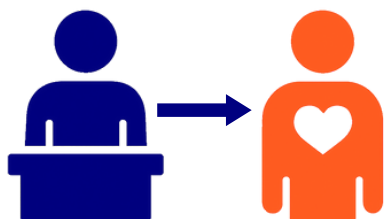
HOW CARRIERS ARE POWERING THE NEXT WAVE OF ICHRA GROWTH

In this candid panel at the 2025 ICHRA Conference, leaders representing insurance carriers shared their strategic vision for Individual Coverage Health Reimbursement Arrangements (ICHRA), highlighting the significant opportunities ahead and the industry alignment needed to accelerate growth.

CARRIERS MUST SHIFT FOCUS FROM EMPLOYERS TO CONSUMERS.

"ICHRA is business-to-business-to-consumer (B2B2C) purchasing, and the more we lean into that consumer element, the more cool, awesome, interesting things we can do to help individuals personalize their healthcare coverage and wrap services around it that they actually want to buy."

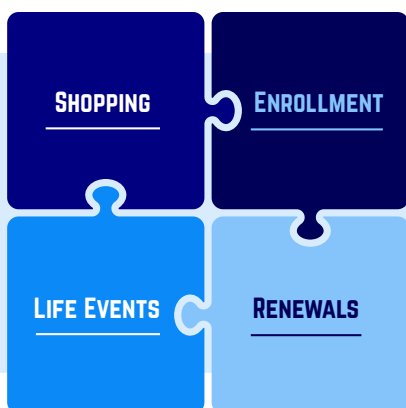
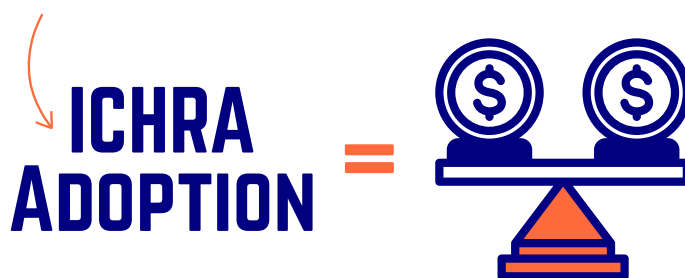
- Alan Silver, Ambetter Health



ICHRA ADOPTION IS ACCELERATING.

The ICHRA market is reaching critical scale. "It's starting to become a significant portion of the employer-sponsored landscape... The greatest growth is seen in employers with 200 or more lives."

- Alan Silver, Ambetter Health



FOUR FACETS OF INFRASTRUCTURE ARE RAPIDLY EVOLVING.

The infrastructure is rapidly evolving. Carriers are simultaneously improving shopping, enrollment, life events, and renewals—strengthening the foundation daily as they build toward something transformative.

LATE-ADOPTER CARRIERS RISK MISSING THE BOAT.

"This is happening. You can sit on the sidelines, or you can figure out pricing and risk and get in now. The ones that go early will reap long-term rewards."

