

2025

ICHRA
 Conference
 AT THE SUMMIT

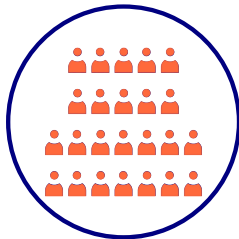
DATA DEEP DIVE:

ICHRA OPPORTUNITY IS BIGGER THAN IT MAY FIRST APPEAR

At the 2025 ICHRA Conference, a diverse panel of benefits ecosystem leaders shared real stories from the field—revealing how Individual Coverage Health Reimbursement Arrangements (ICHRA) are solving problems and creating opportunities in ways that go far beyond the data.

LARGE GROUPS REPRESENT UNTAPPED POTENTIAL.

"Brokers are missing a huge opportunity if they're strictly only using this for their smaller groups, under 50 or under 100. There's a number of strategic ways when you look at classing employees and location... ICHRA could be very valuable in the larger group market." - Michelle Jukoski, HUB International



EMPLOYERS SEE ICHRA AS AN EXIT FROM BENEFITS ADMINISTRATION.

"Clients are coming to us saying 'you mean to tell me I can get out of the benefits business and I don't have to have another FTE answering all of these benefit questions, doing all of this work and I can give my employees optimal choice at a better price point?'" - Michelle Jukoski, HUB International

EXIT


WORD-OF-MOUTH IS DRIVING CONSULTANT ADOPTION.

Conference panelists noted that word of mouth among producers is driving increased interest in ICHRA, with brokers recognizing knowledge gaps and seeking education as they hear success stories from peers.

THE TIMING SHIFT: FROM COST SAVINGS TO COST AVOIDANCE.

"When we go to ICHRA... it's going to be not for cost savings. It's going to be for cost avoidance. Meaning we will have reached the point where we say we can't afford to pay anymore for health care, and so that's what will make our firm go to an ICHRA." - Will Walker, Walker Forge

EMPLOYEE SATISFACTION STEMS FROM CHOICE AND SAVINGS.

"When you step back and think about it... employee satisfaction... the reason why there's that satisfaction is because there's choice and there's lower cost and that's a pretty dynamic combination. Show me something that gives you choice and costs less." - Will Walker, Walker Forge