

2025

ICHRA Conference

AT THE SUMMIT

ICHRA IN ACTION: HOW REAL EMPLOYERS ARE MAKING IT WORK

The [zizzl health 2025 ICHRA Study](#) reveals strong momentum for Individual Coverage Health Reimbursement Arrangements (ICHRAs), with 88% of current employers planning to continue offering them for at least three more years. However, the research also uncovers a significant opportunity: 46% of employers not offering ICHRA have never heard of it, and only 27% learned about it from their current benefits consultant.

At the 2025 ICHRA Conference, a panel of employers representing retail, manufacturing, and healthcare shared how they successfully navigated initial implementation considerations to make ICHRA a cornerstone of their benefits strategy. Their experience demonstrates that while the first year requires thoughtful change management, ICHRA consistently deliver the choice, flexibility, and cost control that drive long-term success.

CHOICE EMPOWERS EMPLOYEES AND SAVES MONEY.

Employers praised the shift from limited group plans to a wide range of individual options. The result: better plan fit, fewer complaints, and more ownership over benefits.



YEAR
ONE

CHANGE MANAGEMENT IS CRITICAL.

Year one takes work. Successful ICHRA rollouts included benefit education, decision support, and reframing contributions as part of total compensation. Education is especially important for new hires and younger employees navigating insurance for the first time.

LOCAL CARRIER NETWORKS VARY WILDLY.

Some states (like Wisconsin and Colorado) have robust markets, others don't. Network adequacy and benefit richness remain common challenges with employers urging brokers to "show the full menu" and lead with transparency.



THE FINANCIAL PRESSURE IS REAL.

Employers said the rising cost of traditional group plans drove their decision. One panelist noted: "We were one claim away from feeling like we could no longer offer healthcare." ICHRA created budget predictability and gave employees more say in how dollars were spent.

