

# LEGISLATION IN MOTION:

## THE POLICY MOMENTUM POWERING ICHRA GROWTH

Behind the growing adoption of ICHRAs is a groundswell of policy support, from employers, advocates, as well as state and federal lawmakers on both sides of the aisle.

We hosted an informative Q&A with the HRA Council at the 2025 ICHRA Conference that offered a front-row seat to the regulatory landscape, emerging legislation, and why the future of defined contribution healthcare is stronger than ever.

### ICHRA IS HERE TO STAY & GROWING STRONGER.

The latest data from the HRA Council shows retention rates exceeding 90%+ reported in the [zizzl health 2025 ICHRA Study](#). Employers and employees alike are choosing to stay with ICHRAs year after year.

**90%+**  
RETENTION  
RATES

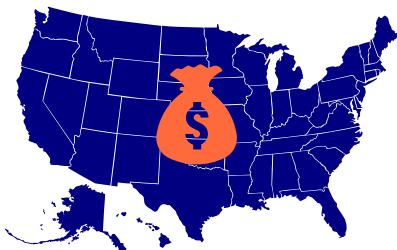


### BIPARTISAN LEGISLATIVE MOMENTUM CONTINUES BUILDING.

Proposed federal legislation would codify ICHRA into law (not just regulation) and create parity between on- and off-exchange plans. These discussions continue to gain traction with legislators at both national and state levels.

### STATES ARE EXPLORING INCENTIVES.

With successful models like Indiana's state tax credit, more states are exploring local incentives to support ICHRA adoption. Federal and state credits could potentially be stacked to enhance affordability for employers.



### THE REGULATORY LANDSCAPE EVOLVES QUICKLY.

With regulations and legislation being brought to the table frequently, it's critical to stay ahead of these changes with a knowledgeable partner and by attending industry events that provide real-time policy updates.

