

The data points behind ICHRA momentum

Our 2026 ICHRA Report shows employers are moving from awareness to consideration, while broker skepticism continues to decline.

Awareness >>>> Familiarity >>>> Consideration >>>> Adoption

Four key findings

2025

2026

54% → 79%

Employer awareness is rising

More employers know ICHRA exists, which means brokers may hear more questions earlier in renewal conversations.

50% → 75%

Employer familiarity is growing

Employers are moving beyond the basics and becoming more prepared to evaluate whether ICHRA fits.

24% → 39%

Employer intent is increasing

More employers considering ICHRA say they are highly likely to offer it, signaling movement from curiosity to action.

22% → 8%

Broker skepticism is declining

Fewer consultants say they will never sell ICHRA, showing the strategy is becoming harder to ignore.

ICHRA is becoming part of the modern benefits toolkit.

For brokers, the opportunity is to understand ICHRA early, evaluate fit alongside traditional group coverage, and lead better client conversations before renewal pressure is here.



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