



ICHRA

The missing piece to your benefits strategy

Today's employers face more complexity than ever: distributed teams, varied employee classes, and rising premiums. Traditional group health plans weren't built for this—and it shows.

An ICHRA (Individual Coverage Health Reimbursement Arrangement) offers a smarter solution:

- ✓ More flexibility for employers
- ✓ More choice for employees
- ✓ More control for brokers

94% of ICHRA enrollees reported the same or greater satisfaction compared to traditional group coverage¹

Who is a good fit for ICHRA?

HIGH EMPLOYEE TURNOVER

Coverage follows employees, even when they change jobs

MID-SIZED AND LARGE EMPLOYERS

Control costs without compromising on choice

DIVERSE EMPLOYEE CLASSES

Tailor benefits by job role, location, or schedule

MULTI-LOCATION AND SEASONAL WORKFORCES

Employees choose plans based on their location

EMPLOYERS SEEKING MORE CHOICE AND PERSONALIZATION

Employees choose plans based on their location

Benefits built to fit, piece by piece

ICHRA isn't just the missing piece; it's the smarter model.

The market is shifting to ICHRA

Employers need flexibility, employees want choice.

- ↑ **29%** year-over-year growth in ICHRA adoption (2023–2024)²
- ↑ **84%** growth among ALEs²
- ↑ **83%** of new adopters had no previous group health plan²



Put the final piece in place with zizzl health

Built for brokers, by brokers

- ✓ Broker-first model, we don't go direct
- ✓ Flexible compensation strategies
- ✓ Live enrollment support
- ✓ Seamless platform + service
- ✓ Simple group-like payment process

The right fit for every client. The right partner for every broker.

Do you have a client that's a good fit for ICHRA?

Reach out to zizzl health today to learn how ICHRA can work for your clients.

