zizzl health

The ICHRA shift

Choice, cost control, and a growing ICHRA market

Health plan renewals are getting harder to predict, and employers are looking for options that can help manage costs without reducing the value of employee benefits.

Awareness of Individual Coverage Health Reimbursement Arrangements (ICHRAs) increased from 54% to 79%, while the share of employers highly likely to offer ICHRA grew from 24% to 39%.

What the data shows

1

Awareness Grows

54% to 79%

In one year

2

Interest Follows

24% to 39%

Highly likely to offer

3

Choice Leads

72%

Employers offering ICHRA say employees have more choices

4

Cost Makes the Case

65%

Employers saying ICHRA is better for employee cost compared to traditional group coverage

Why this matters

ICHRA gives employers a defined-contribution approach to health benefits.

Employers set a monthly contribution and employees choose individual health coverage that fits their needs, including their doctors, prescriptions, and family situation.

That shift can help employers create more predictable benefits spending while giving employees more plan options than a single traditional group health plan.

Discover how zizzl health's ICHRA solution can help your clients rethink employee health benefits.

Download the 2026 ICHRA Report →

[1] Deft Research 2026. Commercial Group and ICHRA Study.