12 Steps for ICHRA Success

No noise.
Just actions.

Phase 1: Getting Started

1 Calibrate Your ICHRA GPS

ICHRA won't work for everyone. It comes down to pricing.

- ☑ Analyze your small group and Off-Exchange market opportunities by comparing Group and Individual premiums in specific counties

Why location matters. Four drastic examples across counties:

	Cincinnati Hamilton County	**Houston** Harris County	**Pacific Grove** Monterey County	**Birmingham** Jefferson County
Average Cost of Group Coverage*	$1,096	$563	$692	$526
Average Cost of Individual Coverage**	$462	$477	$696	$735
Difference	**-58%**	**-15%**	**+1%**	**+40%**

* Monthly premium for single employee coverage in employer-sponsored plans (2023). Source: Kaiser Family Foundation (KFF), Average Annual Single Premium by State
** Monthly premium for the second-lowest cost silver plan (benchmark) for a 40-year-old (2025). Source: KFF, Marketplace Benchmark Premiums by State
Note: Differences in premium costs vary widely by counties and rating area.

- ☑ Map employer demand in your service area (e.g., industries, group sizes, existing coverage patterns)
- ☑ Identify target populations (e.g., industries, employee income levels, geography)

2 Your Strategy Needs an ICHRA Strategy

ICHRA isn't an add-on. It's a growth lever.

- ☑ Define goals: Member retention, new group growth, market expansion/diversification, small group alternative
- ☑ Segment your opportunities: Small employers, regional brokers, seasonal employers
- ☑ Build alignment with your enterprise growth roadmap

3 Do Checks on Benefit Partners

Your digital storefront matters more than ever.

- ☑ Vet platforms for plan visibility, subsidy-estimation tools, eligibility APIs, and shopping experience
- ☑ Ensure plan branding and decision-support tools position you well against competitors
- ☑ Build joint onboarding and co-marketing plans with brokers

Meet with everyone. But sign no exclusivity agreements.

4 You Need an ICHRA Integrator to Be a Growth Accelerator

Don't leave ICHRA data in a silo.

- ☑ Integrate enrollment, billing, payment, and member comms into your core stack
- ☑ Ensure EDI, APIs, and reconciliation workflows are synced

ICHRA shouldn't increase your overhead. Expand on what works for Off-Exchange processes.

Phase 2: Building to Last

5 Restructure to Create ICHRA-Structure

You need an internal champion.

- ☑ Assign a go-to lead: Someone who owns ICHRA operations, strategy, and cross-functional execution
- ☑ Form a small ICHRA taskforce or tiger team with clear responsibilities
- ☑ Include sales, ops, compliance, and marketing from the start

6 Build Fellowships with Your Partnerships

ICHRA is a channel business. Treat it like one.

- ☑ Host broker and BenTech roundtables to align on go-to-market
- ☑ Provide co-branded materials and enrollment support
- ☑ Use early adopter groups for feedback and iteration

Pilot enrollment campaigns with a handful of local brokers before statewide rollout.

7 Make ICHRA Data and Reporting Your New Best Friends

You can't improve what you don't track.

- ☑ Track: Employer adoption, APTC accuracy, churn rates, enrollment timing, reconciliation outcomes
- ☑ Monitor differences between On vs. Off-Exchange trends
- ☑ Build dashboards to inform go-forward strategy

Plans that segment out their ICHRA-funded membership will be better suited to design ICHRA-friendly plans for the 2027 plan year.

8 Have the Will to Up-Skill

ICHRA is still new. Train like it.

- ☑ Offer ICHRA certification to your internal staff and broker network
- ☑ Build cheat sheets, FAQs, and onboarding flows
- ☑ Keep partners informed on CMS guidance and changes

9 Rebalance Your Product Portfolio

Design for ICHRA members, not just traditional ACA.

- ☑ Consider lower deductible, narrower network plans to mirror ESI expectations
- ☑ Evaluate supplemental options (dental, vision, gap) for employer appeal
- ☑ Invest in marketing pushes to promote ICHRA-friendly plans to employees

Brokers are calling for cross-state coverage for employees living in one state but working in another.

10 Don't Forget Your Actuary

Pricing makes or breaks ICHRA viability.

- ☑ Align pricing with expected ICHRA age/geography mix
- ☑ Adjust for risk adjustment implications
- ☑ Model various uptake scenarios by employer type

11 ICHRA Is a Team Sport

Alignment across teams prevents chaos.

- ☑ Define roles clearly: Who handles onboarding? Who owns reconciliation? Who answers brokers?
- ☑ Keep a shared ICHRA playbook
- ☑ Make it part of team KPIs and reviews

12 Take a Multiyear View

ICHRA is a long game.

- ☑ Set growth goals by year (e.g., pilot year, optimization year, scaling year)
- ☑ Invest in systems that scale
- ☑ Measure what works and be ready to evolve

Ready to Compete in the ICHRA Market?

Softheon centralizes enrollment, billing, and reconciliation operations On and Off-Exchange — so you can support ICHRA with confidence.

Email info@softheon.com

LinkedIn linkedin.com/company/softheon

For health plans: softheon.com

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