

How Technology is Transforming ICHRA

An unplugged conversation

Your Facilitators



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Today's Discussion: What's In It For You

- Elevate your ICHRA conversations with new data and ideas
- Gain insights from experiences and lessons learned by peers
- Navigating technology: Tricks to try and pitfalls to avoid
- Inspiration and direction for your next steps

The Solution to Consumer Needs

In a recent survey of 1,000 people, the following insights about ICHRA emerged and illuminate the value of choice:

- **Only 14%** of respondents expressed confidence in their plan selection
- **30%** fear choosing the wrong plan
- **43%** worry about limited provider choices

ICHRA can be more cost-effective

- **67%** cite high costs as their primary concern

ICHRA can help with more tailored plans

- **41%** worried about coverage gaps

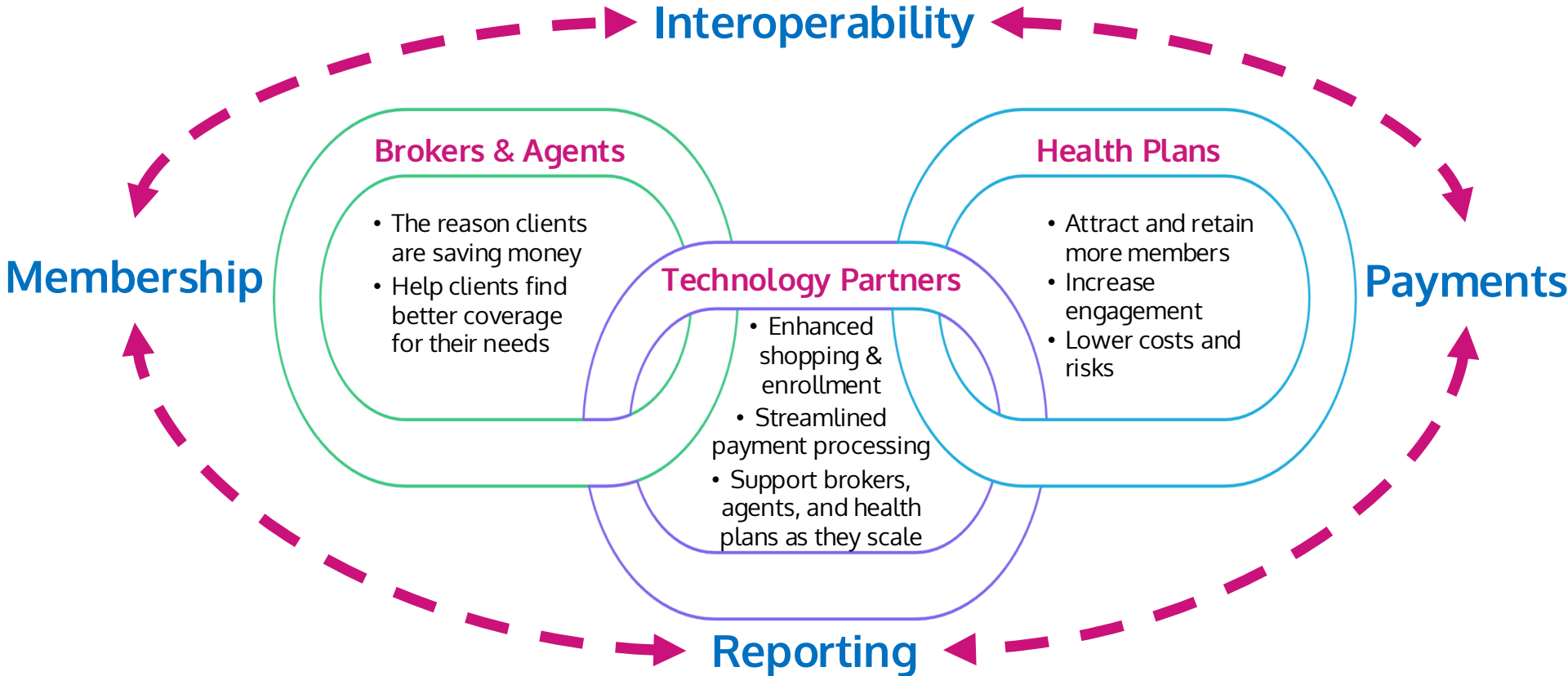
\$700M+

Invested in ICHRA startups since 2023

Sources:

- [Axios](#)
- [Medcity News](#)
- [Fierce Healthcare](#)
- [TechCrunch](#)
- [Data Driven Investor](#)

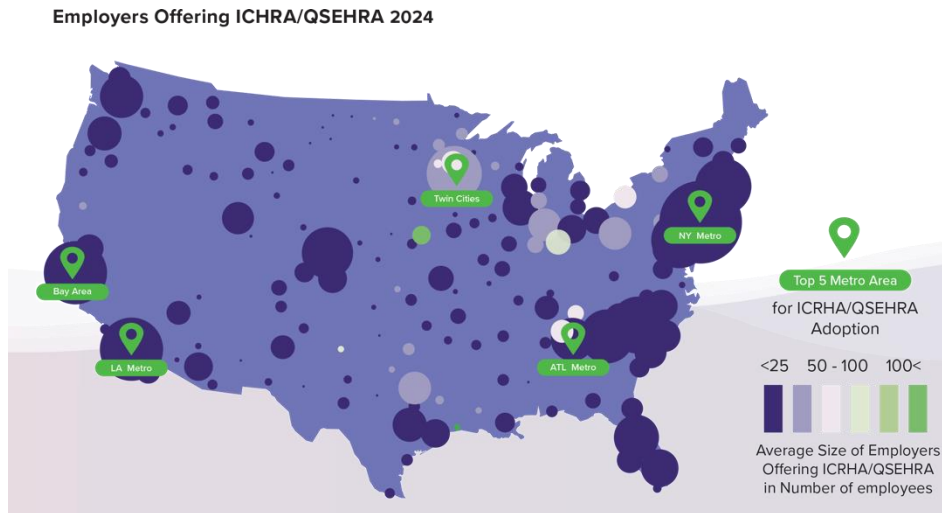
ICHRA Dynamics



Latest Trends

ICHRA is projected to grow an additional 255% from 2023 to the end of 2025.

- ICHRA adoption rose 29% from 2023 to 2024
- 83% of employers couldn't offer insurance before adopting ICHRA or QSEHRA
- Over 20% of small, 15% of mid-size, and 30% of large businesses may offer ICHRA by end of 2025



Source:

- US Department of Labor
- HR Morning, ICHRA and the Explosive Growth of Personalized Health, 2024.
- HRA Council, 2024 Volume 3: Growth Trends for ICHRA & QSEHRA
- Remodel Health, ICHRA 101 Guide.

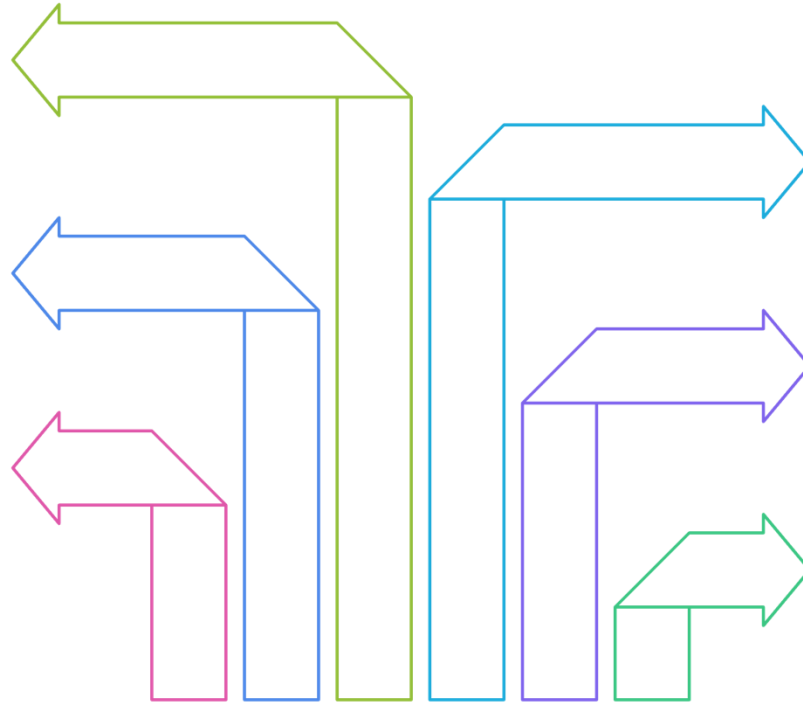
Is Technology the Game Changer?

Today's Challenges

Frequent tech failures:
enrollments stall, payments
fail, plans go missing

Too many disconnected
platforms — no single
solution for all needs

Frustrating user
experience for everyone



Need tools that support
multiple lines of business

High costs for technology
that don't deliver real value

Difficult integrations
with existing systems

ICHRA-Specific Challenges

Vendor Overload

A crowded market with too many vendors to evaluate and choose from.

Integration Chaos

Inconsistent carrier integrations across different admins.

Operational Inefficiencies

Lack of streamlined processes for enrollment, billing, and payments.

Data Exchange Disparities

No standard file exchange format, forcing admins to juggle multiple file formats.

What to Look For in a Technology Partner



Proven Industry Expertise



Compliance & Regulatory Knowledge



Values & Protects Broker Relationships



Quality Support & Open to Feedback

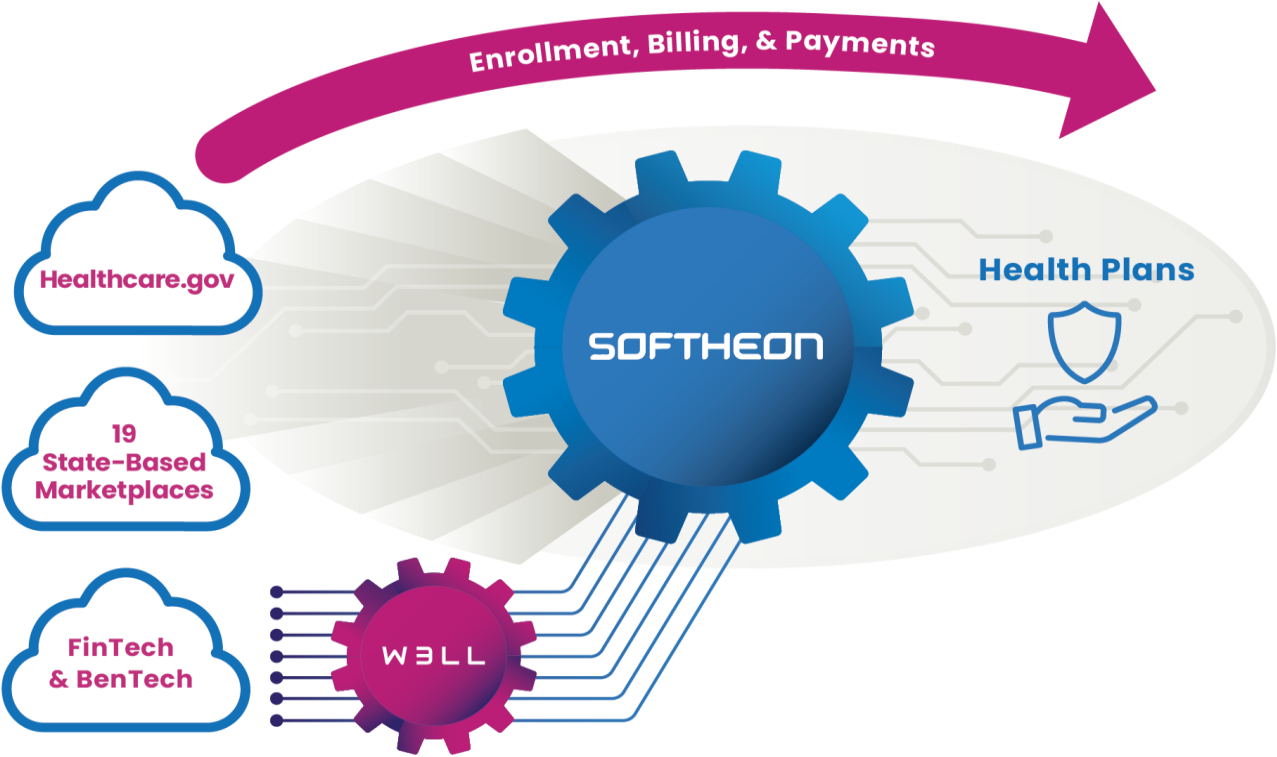


Commitment to Innovation



Strategic Partnership Approach

Your Path to ICHRA Success





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[W3LL.com](https://www.w3ll.com)