

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

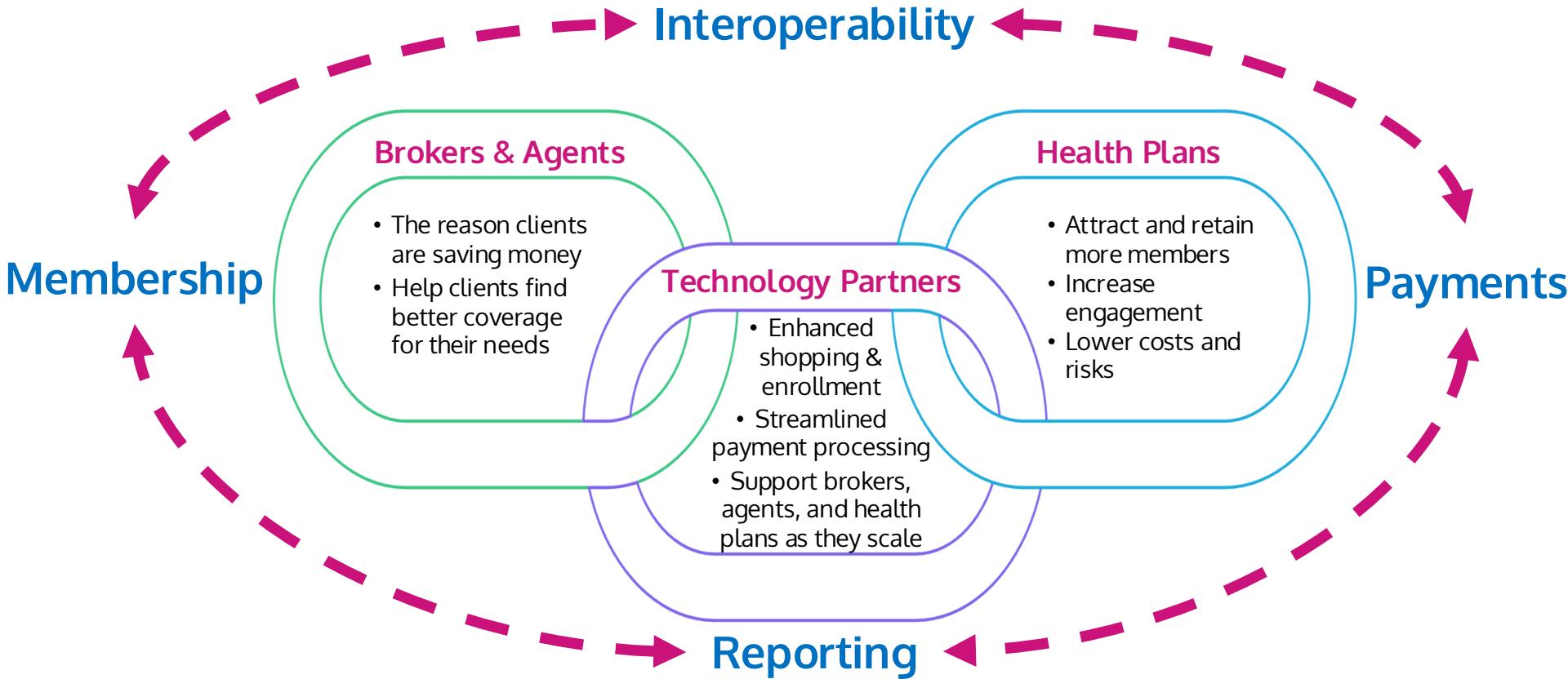
- 41% worried about coverage gaps

\$700M+

Invested in ICHRA startups since 2023

Sources:
• [Axios](#)
• [Medcity News](#)
• [Fierce Healthcare](#)
• [TechCrunch](#)
• [Data Driven Investor](#)

ICHRA Dynamics

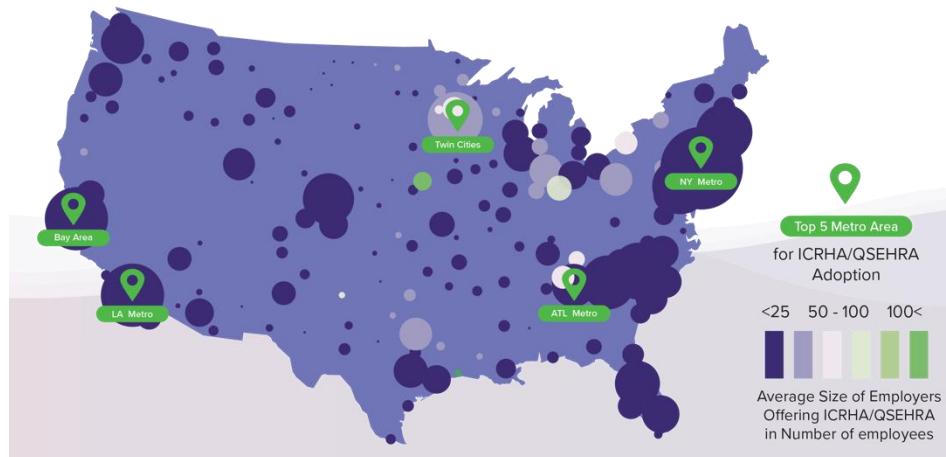


Latest Trends

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

Employers Offering ICHRA/QSEHRA 2024



Source:

- US Department of Labor
- HR Morning, ICHRAs 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



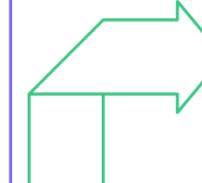
Need tools that support
multiple lines of business



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.

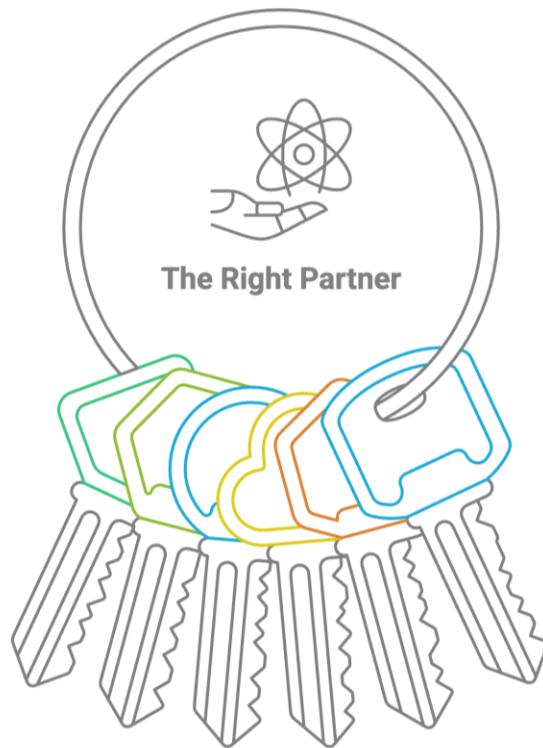
Operational Inefficiencies

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

Data Exchange Disparities

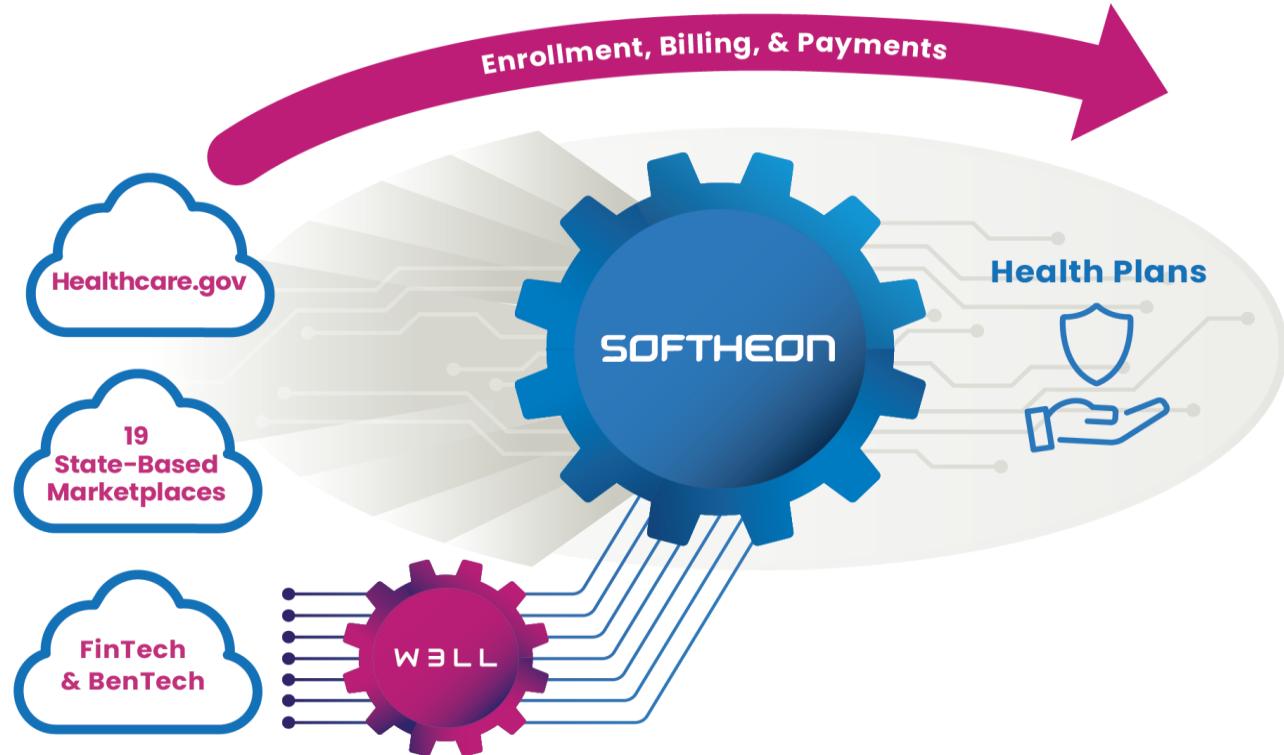
No standard file exchange format, forcing admins to juggle multiple file formats.

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



W3LL
A Softheon Company

The Smarter Way to Support (and Boost) ICHRA Enrollments

Proven Results, Endless Possibilities

Trusted technology to support your growth

Be empowered to navigate the health insurance industry — where opportunity is as ever-changing as regulations. As a benefits partner, you're no stranger to navigating the ever-changing regulations. But what if you could break free from the focus on growing your business? At W3LL, we're making that a reality.

Our powerful back-end technology connects you to a vast, new ecosystem of carriers, streamlining enrollment and payment workflows for automating enrollment and payment processes. Power your business with a booming ICHRA market. Say goodbye to manual tasks and hello to shopping & enrollment.

Enhance Operational Efficiency

- Streamline enrollment and payment workflows for automating manual processes to reduce errors, the high-value tasks, rather than getting bogged down in low-value tasks.

Achieve Scalability

- Enable rapid growth by connecting directly to larger volumes of enrollees at lower operating costs, with confidence, knowing you have the infrastructure in place.

Improve the User Experience

- Simplify processes and create a smoother, faster, and safer path to coverage. Improve user satisfaction through intuitive workflows, faster enrollment, and reliable data processing.

The W3LL ICHRA Solution

Innovate and Collaborate

- Automate manual processes and reduce errors. Streamline enrollment and payment workflows for seamless execution.

Achieve Scalability

- Enable rapid business and membership growth by connecting directly to carriers. Process larger volumes of enrolments at lower operating costs.

Improve the User Experience

- Simplify processes and create a smoother, faster, and safer path to coverage. Improve user satisfaction through intuitive workflows, faster enrollment, and reliable data processing.

Get Started with W3LL and Drive Transformation

Transform the benefits experience with markets like ICHRA. Contact us today!

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