



Ideal ICHRA Employer Candidate

- 15+ Employees on Group Plan
- High Group Medical Rates
- Renewals Average 15% or Higher
- Unhealthy Group & High Prescription Drug Usage
- High Current Plan Deductibles (\$3,000 or Higher)
- Blue Collar Employer
- Older Demographics
- High Frustration Level with Rising Plan Costs

Group Health Insurance has now become one of the highest **uncontrollable costs to an employer. An ICHRA provides the opportunity for an employer to transfer the financial risk of a group health plan from the company to the healthcare.gov marketplace. With an ICHRA, a company can now determine how much they wish to allocate to their employees' health insurance each year instead of the insurance companies determining that percentage increase each year. An ICHRA allows an employer to take back **control** of their health insurance costs so they can just focus on what matters most, their business!**