

Guide to changing ICHRA providers midyear



Not all ICHRA administration partners are created equally. If your client already has an ICHRA but is becoming frustrated by the way the vendor handles plan management or support, they might be looking to switch vendors. The good news is they don't have to wait until the end of the benefit year to switch ICHRA providers. Remodel Health makes it easy to transition from an existing ICHRA midyear without disrupting employee coverage.

Your clients might want to switch ICHRA vendors if...

- ✓ They experienced a cumbersome setup and onboarding process
- ✓ Their current platform is challenging to use
- ✓ Their current provider has limited or no automatic payments for employee premiums
- ✓ They've experienced inaccurate or delayed payments or reimbursements
- ✓ Support from their current vendor is slow or limited

Remodel Health provides the most complete full-service ICHRA administration model in the industry. With a dedicated account manager, in-house enrollment support, autopay for employee premiums with an industry-leading 99.7% accuracy, and robust compliance support, Remodel Health's white-glove service is unparalleled.


10+ years

serving organizations

200+

employees on staff

"Stenz Corporation wanted to transition from [another ICHRA vendor] to Remodel Health due to several challenges, particularly around slow service responses...Stenz is absolutely delighted with Remodel Health!"
- Jon Weaver, Corporate Benefits Consultant, NFP.

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Midyear ICHRA-to-ICHRA moves

Pros

- **Immediate relief:** Fix administrative frustrations now instead of waiting until renewal.
- **Better employee experience:** Remodel Health's clear communication, timely payments, and dedicated support enhance employee satisfaction.
- **No coverage disruption:** Employees keep their current plans with no deductible resets or coverage gaps.

Cons

- **Administrative effort:** Switching platforms and updating the agent of record takes time and coordination.
- **Employee confusion:** Employees may need guidance to understand the change and use their ICHRA with a new administrator. Remodel Health provides hands-on support and education to ensure a smooth transition.

SEPs and ICHRA-to-ICHRA transitions

Terminating your client's existing ICHRA and starting a new ICHRA benefit with Remodel Health creates a 60-day special enrollment period (SEP) where employees can change their individual health insurance plans if they choose. However, they can keep their existing qualifying plans.

Quote a group with Remodel Health

When it's time to quote an ICHRA-to-ICHRA group, we'll need the following resources:

- ✓ **Census that includes all benefits-eligible employees**
 - First and last name, email address, date of birth, coverage tier (EE, ES, EC, EF, or W), home address and ZIP code, and salary information
- ✓ **Enrollment report for all currently enrolled employees from the current ICHRA admin**
 - Employee first and last name, dependent first and last names, dependent DOBs, carrier names, specific plan names (and plan ID if available), monthly premiums, monthly employer contributions, monthly employee contributions, and pre vs. post-tax designations
- ✓ **Current ICHRA contribution design and the plan used to benchmark contributions, if available**