

Meet ICHRA: A Modern Health Benefit for Forward-Thinking Employers



The individual coverage health reimbursement arrangement (ICHRA) is a group health benefit that offers more flexibility, choice, and control than traditional group funding strategies.

With an ICHRA, employers can offer a defined, tax free allowance—giving them total budget control. Employees use that allowance to purchase the health coverage that best fits their needs.

How it works

1

Set your budget

Define a contribution strategy that aligns with your goals

2

Offer your benefit

Define eligibility criteria and invite employees to participate

3

Employees choose

Employees enroll in an individual health plan that best fits their needs

4

Expenses covered

Employees use your contribution to help cover the cost of their selected plan

Is ICHRA right for your organization?

More and more employers think so. ICHRA helps employers regain control of their benefits budget without sacrificing employee support. It's especially well-suited for organizations navigating the following challenges:

- Employers facing double-digit renewal increases
- Groups with high claim volume driving up premiums
- Organizations with distributed teams

ICHRA adoption among applicable large employers grew

84%

between 2023 and 2024

Source: HRA Council



Remodel Health's ICHRA+: White-Glove Service Backed by Robust Technology

Making the switch to ICHRA is a big step—and choosing the right partner matters.

Change can be daunting, especially when it comes to your health benefit. At Remodel Health, we understand what's at stake. That's why we offer a full-service model to guide you through every stage of the transition—so you can move forward with confidence.

Expert support, every step of the way

From launch through renewal, Remodel Health offers white-glove service at every stage of the ICHRA journey.



Launch Coordinators

Guide the transition from a group plan to an ICHRA, educating benefit admins and employees to launch with confidence.



Benefits Advisors

Walk employees through individual plan shopping, help compare options, and ensure enrollments are accurate.



Customer Success

Available year-round to answer questions, resolve issues, and ensure the ICHRA benefit runs smoothly for groups.



Account Managers

Stay focused on long-term goals, keeping your benefit strategy aligned, your benefit compliant, and your renewals on track.

Intuitive tech that works for you

Our ICHRA+ platform takes the complexity out of offering and using an ICHRA benefit. From plan administration to employee enrollment, everything is built for real-life teams.

- Guided plan selection experience for employees
- Automatic roster sync with your HRIS and payroll integration
- Automatic premium payments to carriers

