



Insurance | Risk Management | Consulting



Health Benefits Made Simple with ICHRA

Affordable, flexible health benefits designed for small businesses.

What is an ICHRA?

An alternative to traditional group health insurance. It allows employers to offer a pre-tax contribution for their employees to buy individual health plans that fit their specific needs and budget.

Why consider an ICHRA for your small business?

Employers maintain budget control by customizing contributions across employee groups — salaried, hourly, full-time or part-time. Additionally, employees enjoy more flexibility than traditional group health plans.

Licensed agents guide employees one-on-one through plan options from national and local carriers.

Setup is easy and management is all online. Plus, compliance is included. Gallagher takes care of all IRS paperwork so employers can stay focused on their business.

We also offer healthcare options for families.

Who is a good fit for an ICHRA?

- **First-time benefit providers:** Perfect for small businesses offering health coverage for the first time.
- **Remote or multi-state teams:** Give employees in different states options that actually work for them.
- **Facing big renewal hikes:** Gain budget control when group premiums jump.

HOW THE SMALL BUSINESS ICHRA WORKS

1

Set a budget

Choose a pre-tax allowance for employees to spend on health plan premiums.

2

Set up your portal

Verify your business and connect your bank account for allowance transfers.

3

Invite your employees

Employees shop for a plan that fits their needs on their own, or there is 1:1 help available from licensed experts.

4

Benefit payments on autopilot

Once approved, allowance payments run automatically all year long.

Partner with Gallagher

Choose Gallagher for a strategic approach and our expertise in this emerging space. Let us help you navigate the complexities of healthcare and ICHRA solutions with confidence and ease.

Scan the QR code to learn more



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