Choice.

BROKER FIELD GUIDE

ICHRA vs. Group Health

A simple talk track and worksheet for your next client conversation.

Use this guide to introduce ICHRA to an employer client, work through the fit, and handle the questions that come up. Keep it plain, lead with the relief, and quantify where you can.

Open the conversation

Try: *“Group renewals shouldn’t be a surprise every year. There’s a model that makes your cost predictable and gives your team more choice — the same shift retirement made when the 401(k) replaced the pension. Want to see the numbers?”*

THREE QUESTIONS TO ASK

1. *What did your group plan renewal look like this year — and last?*
2. *How many plan options does your team have today?*
3. *How much time does benefits admin and compliance take you?*

The three pillars (your pitch)

1 **Save money.** A predictable monthly allowance replaces unpredictable premium hikes — costs become fixed, typically 20–30% lower.

2 **Stay compliant.** ACA, ERISA, and HIPAA are handled — documentation, reporting, and affordability testing done for them.

3 **Employee choice.** Employees pick the plan that fits their family and keep their doctors — with unlimited Direct Primary Care built in.

✓ Compliant | ✓ Tax-free | ✓ Predictable | ✓ Portable

Handle the common objections

	Choice ICHRA + DPC	Traditional group
“Is this even allowed?”	**Yes — federal rule, 2020**	—
“Will employees lose coverage?”	**They gain choice + keep doctors**	1–3 plans only
“Sounds like more admin.”	**Choice handles it end to end**	Employer’s job
“Is it stable?”	**80%+ of employers renew**	Renewal cliff yearly

WHEN ICHRA IS A STRONG FIT

- Small or midsize groups facing steep renewals or priced out of group coverage.
- A diverse or distributed workforce (multi-state, part-time, varied needs).
- An employer who wants a fixed, predictable benefits budget.

Leave them with the numbers

20–30%
typical cost reduction vs. a comparable group plan (illustrative).

56%
of brokers now recommend ICHRA — a first-ever majority (HRA Council).

Bring Choice in and keep your book.

Choice runs administration, compliance, and service — you stay the trusted advisor and keep your commissions.

Partner with Choice ›

NOTES FROM YOUR CONVERSATION

Choice Benefits Advisors provides ICHRA administration and benefits advisory services. For general informational purposes only — not tax, legal, or insurance advice. Savings figures (e.g., 20–30% lower) are illustrative estimates, not guarantees, and depend on your census, location, and plan selections. Individual Coverage HRA (ICHRA).