ICHRA Shop Feasibility Analysis
Checklist (100–250 Lives)

Part 1: Consultant Checklist

A. Employer Snapshot

- Employer name and legal entity structure
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- Total eligible full-time lives
    - 173
- Target effective date
    - April 2026

B. Strategic Reason for Review

- Renewal increase

C. Employee Census (Required)

- **Employee ID (de-identified)**
    - **Dependent Data for each person**
- Age or **Date of Birth**
- Gender (recommended)
- **Home ZIP code**
- Full-time / Part-time status
- **Current coverage tier elected**
- Optional: salary or wage
- Optional: hire date
- Optional: job class or location grouping
- Optional: dependent count

D. Current Plan & Cost Baseline

- Medical carrier(s)
- Network type(s)
- Current plan year
- High-level deductible and out-of-pocket maximums
- Monthly premiums by coverage tier
- **Employer contribution methodology**
- Employee payroll deductions

E. Renewal & Trend Data

- **Upcoming renewal rates (if available)**
- Expected renewal increase percentage
- Current participation percentage

F. Budget & Financial Targets

- **Current annual employer spend**
- Target 2026 employer budget
- Per-employee-per-month (PEPM) target

G. ICHRA Design Guardrails

- Replace group plan entirely (Yes/No)
- Allow employee opt-out (Yes/No)
- Single class or multiple classes
- **Contribution preference (flat dollar or age-banded)**
- Dependent allowances included (Yes/No)

H. Compliance & Risk Check

- Applicable Large Employer (ALE) status confirmed
- ACA Reporting or COBRA needs?
- Union or collective bargaining agreements
- **Other benefits offered?**
- Affordability Determination Assessment
    - Send a recent copy

I. Reimbursement & Payroll

- Payroll deductions (most common)
- Employee Reimbursement
- Current Payroll Vendor

Include deadlines or key dates, or any other information such as Rx claims, or network issues