Employee-First Health Insurance

Rising costs in group health

Group health costs keep rising — and most plans don't fix it.

Health insurance costs are rising faster than inflation, and it's putting pressure on growing businesses. In the last 10 years, **the average premium for family coverage rose 52%, while inflation went up just 32%.**[1]

That means you're paying more each year, often for plans that don't fully meet your team's needs. It's no surprise more employers are rethinking how they offer coverage. **One newer option is standing out.**

ICHRA benefits and adoption

ICHRA offers cost control for employers and choice for employees.

An **Individual Coverage Health Reimbursement Arrangement (ICHRA) is a newer type of health benefit** that lets employers reimburse employees for individual health insurance, tax-free. It's a simpler alternative to managing a traditional group plan.

Here's how it works:

- **Employers set a fixed monthly allowance** with no need to manage a group plan.
- Employees use the funds to buy **coverage that fits their needs, doctors, and prescriptions.**
- If the premium is not fully funded by the employers, **employees pay the difference.**

Visit http://ehealth.com/iris

ICHRA is growing fast

Employers are making the switch — and their employees like it too.

In just a few years, ICHRAs have gone from a niche benefit to a mainstream solution for businesses of all sizes.

Employers are turning to ICHRA for **predictable costs, administrative simplicity**, and the ability to offer their team more freedom of choice.

Employees appreciate that they can choose plans that fit their doctors, prescriptions, and budgets — without being locked into a one-size-fits-all group plan.

So while your employees get real choice and better access, your business gets lower costs and **a scalable solution that grows with your team.**

Proof Point:

52% Rise of ICHRA adoption by small businesses from 2024–2025[2]

90% Employers say health benefits attract top talent[3]

Employees report higher satisfaction with ICHRA vs. group plans

Compare today's most common group health plans.

There's more than one way to offer group health coverage. **Whether you're exploring ICHRA or other options, it helps to understand the landscape.**

So how does ICHRA compare to the other main types of coverage? Let's take a look.

Here's how the main coverage types stack up:

Traditional group: Employer pays premiums; choice is limited and costs rise yearly.

Self/Level-funded: Employer assumes more risk for potential savings and flexibility.

ICHRA: Employer puts in pre-tax money for premiums; employees pick their plan from available marketplace options.

Ancillary: Optional add-ons like dental, vision, or life insurance.

79%

of employees say health insurance is a top priority when evaluating jobs.[4]

ICHRA vs alternates

More flexibility. Less administrative lift for you.

With ICHRA, your team gets more choice and we take on the complexity. From setup to renewals, Iris™ handles the heavy lifting so you don't have to.

Put ICHRA side by side with traditional group coverage and the benefits stand out.

Feature	Traditional Group	ICHRA
Plan Options	Limited to 1–2 carrier plans	All plans available in employee's ZIP code
Eligibility	Full-time employees only	11 classes (full-time, part-time, seasonal, etc.)
Participation Requirement	Typically 75%	None
Business Documents	Underwriting, payroll, and tax forms	Not required
Renewal Process	Rate hikes and carrier changes	No surprises, more predictability

Say hello to ICHRA, leveled up.

Now that you know what it can do, see how it's even easier to offer, manage, and support ICHRA with Iris™ by eHealth.

A simpler way to offer benefits with savings and support.

Like a fingerprint, every person's iris is unique — just like their health insurance needs.

That's why we created Iris by eHealth: a full-service ICHRA solution designed to give your employees choice, while giving you total control over cost, support, and compliance.

Your business gets:

- Cost savings*
- Improved employee retention
- Less administrative burden
- Full-service ICHRA solution

Your employees get:

- Plans comparisons that include their doctors and prescriptions
- Higher satisfaction with their employer
- Expert help every step of the way.

* When compared to traditional employer sponsored health insurance.

Visit http://ehealth.com/iris

This switch can save businesses

32%[1]

on health benefits.

Iris™ by eHealth®

ON

Our ICHRA's features

Everything an ICHRA should be, for you *and your employees.*

A single, unified experience

- **Best-in-class marketplace** with personalized shopping, robust off-exchange supply, and payment tech — **all in one place.**
- **Leading carrier integrations** reduce the number of vendors you manage.

Payment certainty

- **Frictionless payments** flag issues 15 days early so we can fix them before coverage starts.
- **3% savings** on credit card fees.

Superior service & support

- **Agents licensed in all 50 states** help employees **compare, shop, and enroll**.
- **Year-round account managers** handle setup, questions, renewals, compliance, and more.

How Iris compares

What makes Iris different from the rest.

So, what sets **Iris** apart from the rest? Let's take a closer look at how it compares to other solutions on the market.

Key features	Iris by eHealth	Others
25+ years of expertise in group health benefits	✓	✗
One unified and **integrated enrollment** + payment platform	✓	✗
Access to > **50 of the nation's leading carriers**	✓	✗
MatchFinder — an online comparison tool, for personalized health plan shopping	✓	✗
Agents licensed in all 50 states — to help employees shop, compare and enroll in plans, wherever they live	✓	✗
Payment certainty — with real-time payment feeds to ensure employee coverage	✓	✗
Frictionless payment technology — minimizing service issues	✓	✗
Year-round, **dedicated account managers** to help employers every step of the way	✓	✗

Get started

Free quotes, simple setup, ongoing support.

You've seen how **Iris™ by eHealth** can simplify your benefits and cut costs. Now let's make it real for your business.

Book an appointment with a member of our ICHRA team

1. Get in touch with our team
2. We'll send you a free quote, with no obligation to enroll
3. Then we'll help you set up your HRA account, step by step

Or call a licensed insurance agent...

1-844-760-0791

[Monday - Friday, 8 AM - 6 PM CT]

Visit ehealth.com/iris

Iris™

by eHealth®

[1](Source: KFF Employer Health Benefits Survey, 2024)
[2](Source: HRA Council Report, Growth Trends for ICHRA and QSEHRA, 2024-2025)
[3](Source: eHealth Business Sentiments Survey, 2024)
[4](Source: 2022 Metlife Study)