



Subject: ICHRA Enrollment and Pass-Through Payment

Date: 10/1/2024

We are pleased to introduce our streamlined process for ICHRA premium payments, designed to function seamlessly with your existing group health plan experience.

Partnership with Savii Health Access has partnered with Savii to manage enrollment and payments for members who require traditional insurance. Savii combines industry expertise with modern technology to simplify the entire process.

Employer Support During your initial consultation with Health Access, we will help you determine your ICHRA contributions for employees. Our team, in collaboration with Savii, will assist employees in selecting and enrolling in individual insurance plans. Any premium amounts exceeding the employer’s ICHRA contribution will be payroll deducted, allowing the employer to receive a single monthly invoice for ICHRA premiums. The Health Access/Savii team will manage the individual premium payments directly to the insurance carrier on behalf of the employees.

For Employees:

1. During enrollment, members identify if they need a traditional insurance policy.
2. Health Access connects members with Savii, where the team assists with enrollment. In some cases, your existing broker may also be a Savii-certified enroller.
3. Health Access and Savii coordinate payments, ensuring a seamless process for members. Any employee-responsible premium portion will be withheld as a payroll deduction.
4. For employers transitioning only the ICHRA payment process, with employees already enrolled in plans, there will be no need for an additional enrollment step.
 - a) Employees changing their payment method must have the update completed with the carrier by the 20th. If the new payment method is entered after the 20th, it likely won’t be pulled for that month.

For Employers:

1. Once members requiring traditional insurance are identified, an initial funding request is required. These funds are needed the month before enrollment and will appear on your Health Access Solutions consolidated invoice as “ICHRA Pass Through.”
 - a) This initial pass-through amount is an estimate of the ICHRA premiums. The actual premium amounts will be determined once the employee enrolls, and a reconciliation will follow (see #2 below).

Please note, it may take up to 90 days for carrier payments to be fully reconciled after an initial ICHRA enrollment.
 - b) If we are more than 30 days out from the requested effective date Health Access can put on the regular invoice.
 - c) If we are less than 30 days away from the requested effective date a special invoice will be required for the initial funding request.
2. At the start of each month, Savii requires the next month’s premiums, which will also be reflected as “ICHRA Pass Through” on your invoice. Any discrepancies between the previous month’s funding and actual costs will be reconciled and reported.