

ICHRA Administration

Carrier-built. Broker-driven. National scale.

Being successful in the group market is likely more challenging than ever with rising healthcare costs, shifting regulations, and new funding models. Individual Coverage Health Reimbursement Arrangements (ICHRAs) have emerged as a powerful, sustainable alternative – helping employers control costs, expanding broker portfolio options, and creating a new growth channel for health plans.

Benefitplace ICHRA is a national, carrier-centric ICHRA administration solution that takes on the complexity of ICHRAs so health plans can compete, scale, and grow with confidence. The platform streamlines quoting, enrollment, billing, and premium reconciliation while preserving broker relationships and delivering a familiar, group-like experience.

A Solution Designed for Health Plans

Purpose-built to help support growth while minimizing operational lift.



Enable scalable growth

Compete and grow in the ICHRA market with an end-to-end, quote-to-pay platform that supports ICHRA groups at scale without adding significant operational lift.



Preserve a group-like experience

Maintain group-level visibility, consolidated invoicing, and a familiar experience for employers and employees within an individual coverage model.



Protect and empower brokers

Support broker-curating plan offerings, preserve agent-of-record relationships, and enable broker-assisted enrollment so brokers can confidently guide employer groups through ICHRA adoption.



Simplify administration

Automate enrollment, billing, and premium funding through integrated HRA administration and payroll-aligned invoicing. This reduces manual effort across carriers, brokers, and employer groups.



Differentiators for Brokers and HR Administrators

Designed to preserve the broker relationships while simplifying day-to-day administration.



Maintain broker control and continuity

Support broker-curating plan offerings, preserve agent-of-record relationships, and enable broker-assisted enrollment so brokers can help guide employer groups through ICHRA adoption.



Enable flexible enrollment support

Complement broker-assisted enrollment with General Agency services for out-of-state employees to promote consistent coverage across the workforce.



Simplify day-to-day administration

Provide HR administrator access with in-platform tools for employee maintenance, life events, eligibility changes, and automated renewals.



Optimize group billing and reporting

Deliver consolidated invoices, payroll-ready reconciliation, and a single monthly premium draw that maintains a familiar, group-like experience.

Built to go further

Benefitplace ICHRA+ extends the core ICHRA administration solution with enterprise-grade scalability and data transparency across multiple ICHRA administrators.

- ✓ **Fully managed data exchange** that standardizes and governs data from third-party ICHRA platforms to promote consistent, accurate, and compliant data
- ✓ **Total transparency and auditing** through real-time dashboards for data transformation, error-reduction, delivery, and compliance
- ✓ **Third-party platform management** and onboarding handled through Benefitfocus to reduce carrier administrative lift
- ✓ **End-to-end administrative coverage** for elections, qualified life events, and preferred file formats
- ✓ **Marketplace preference and exchange volume support** for integrated carriers allowing for priority plan placement and driving scalable, exchange-driven growth



Schedule a demo now

Or visit: Benefitfocus.com/health-plan-solutions

Email: sales@benefitfocus.com

Who We Are

Benefitfocus brings over 25 years of experience to the health plan marketplace. Backed by Voya Financial, Benefitfocus streamlines quoting, enrollment, billing, and data management into one integrated quote-to-pay ecosystem – reducing complexity and scaling delivery across diverse plan types and market segments.

With advanced technology, clean data, and seamless integration, we help you innovate boldly and deliver improved outcomes for your organization and the members you serve.

Benefitfocus provides the software for ICHRA administration only; administration services are provided through a Third Party Administrator (TPA).