



# Smarter health benefits powered by Remodel Health

Unlock new opportunities with ICHRA—more value  
for your clients, more wins for you.



(844) 748-3420 | [remodelhealth.com](https://remodelhealth.com)

# When traditional plans fall short, ICHRA steps up

Traditional group health plans aren't built for today's needs. Cost climb. Coverage stays rigid. And employers are left trying to make limited options work for every unique employee.

## ICHRA offers a smarter path forward

The individual coverage health reimbursement arrangement (ICHRA) is a modern health benefit that flips the script, giving employers budget control and employees true choice.

### How it works



**Employers set a tax-free monthly allowance**



**Eligible employees are invited to participate**



**Employees select and enroll in an individual plan**



**Employees use their allowance toward the cost of their plan**

## Who is ICHRA a fit for?

ICHRA helps organizations regain control of their benefits budget without sacrificing employee support. It's especially well-suited for groups navigating the following challenges:

✓ **Facing double-digit rate increases**

✓ **Ongoing high claim volume**

✓ **Distributed & remote teams**

✓ **Low participation in existing plan**

# Remodel Health's ICHRA+: White-glove service backed by robust technology

**Choosing the right ICHRA partner makes all the difference.**

Your clients trust you to bring them solutions that work—and when it comes to ICHRA, who you partner with matters. At Remodel Health, we're more than a platform. We're an extension of your team, offering the people, expertise, and white-glove support you need to deliver an exceptional client experience from day one.

## Why groups choose Remodel Health

- ✓ **Proven experience in individual benefits**  
We've led this space since 2015
- ✓ **White-glove service at every step**  
Our army of experts helps ensure you get the best customer service possible
- ✓ **Deep industry expertise**  
We have experience navigating complex scenarios and high-stakes transitions

**10 years**

serving organizations

**175+**

employees on staff

**100,000+**

members served

**5 years running**

on the Inc. 5000 list of Fastest-Growing Private Companies in America



2020  
2021  
2022  
2023  
2024





## Expert support, every step of the way

ICHRA sounds simple: set an allowance and let employees choose coverage. But the details matter.

From ACA compliance and benefit design to change management and day-to-day administration, there's a lot that can go wrong if you don't get it right.

That's where we come in. Remodel Health brings the expertise to keep everything aligned—so your clients stay compliant, supported, and confident at every stage.



### Launch Coordinators

Guide groups through the transition to an ICHRA, with a particular focus on employee education



### Benefit Advisors

Walk employees through the health plan shopping process and ensure enrollments are accurate.



### Customer Success

Provide year-round support for employees and ensure the ICHRA benefit runs smoothly for groups.



### Account Managers

Work closely with employers on benefits strategy alignment and the renewal process.

## A strategic partner you need to lead with ICHRA

Remodel Health is the strategic partner you can trust to deliver modern health benefits without losing control of your client relationships. Our model is built around brokers—with tools and support designed to make your job easier and your client experience stronger. We're not here to replace you—we're here to help you win.

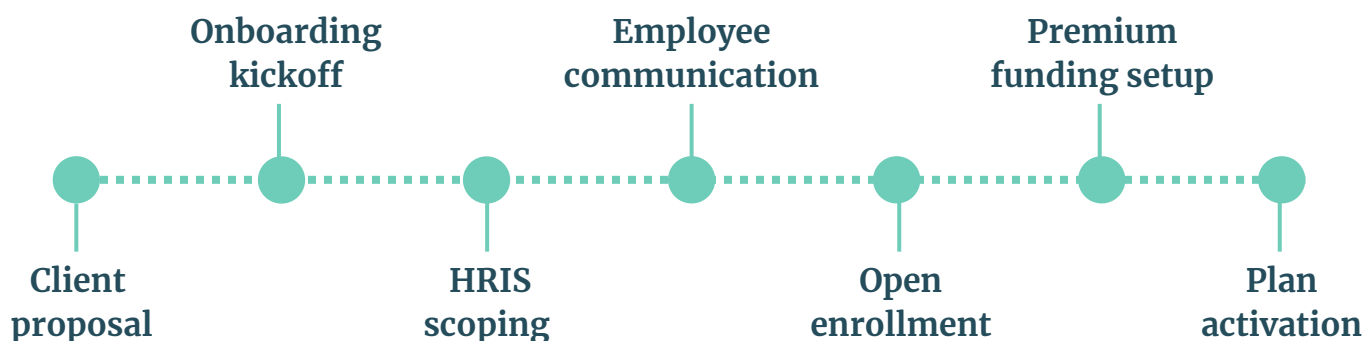
- ✓ **92 broker Net Promoter Score**
- ✓ **Broker-focused quoting and client tracking platform**

- ✓ **You choose how you want to be compensated (PEPM revenue share)**
- ✓ **Stay BOR for group and ancillary lines**



## What it looks like to move to ICHRA with Remodel Health

Switching to ICHRA is a big step—but with Remodel Health, you don't take it alone. From benefit design to open enrollment to year-round support, we guide you through every stage with hands-on expertise and white-glove service. Here's how the process unfolds:



### How we elevate the experience

#### **Strategic, compliant benefit design from the start**

We work with you to design a plan that meets ACA and IRS requirements—while supporting your client's budget, business goals, and workforce structure.

#### **Hands-on education for admins and employees**

We provide custom communication, live training, and optional in-person support to make open enrollment smooth and successful.

#### **Year-round support you can count on**

From coverage questions to compliance to long-term benefit strategy, we help ensure each group's health benefit stays aligned with their business needs—all year long.

**95%**

annual customer  
retention

**4+ years**

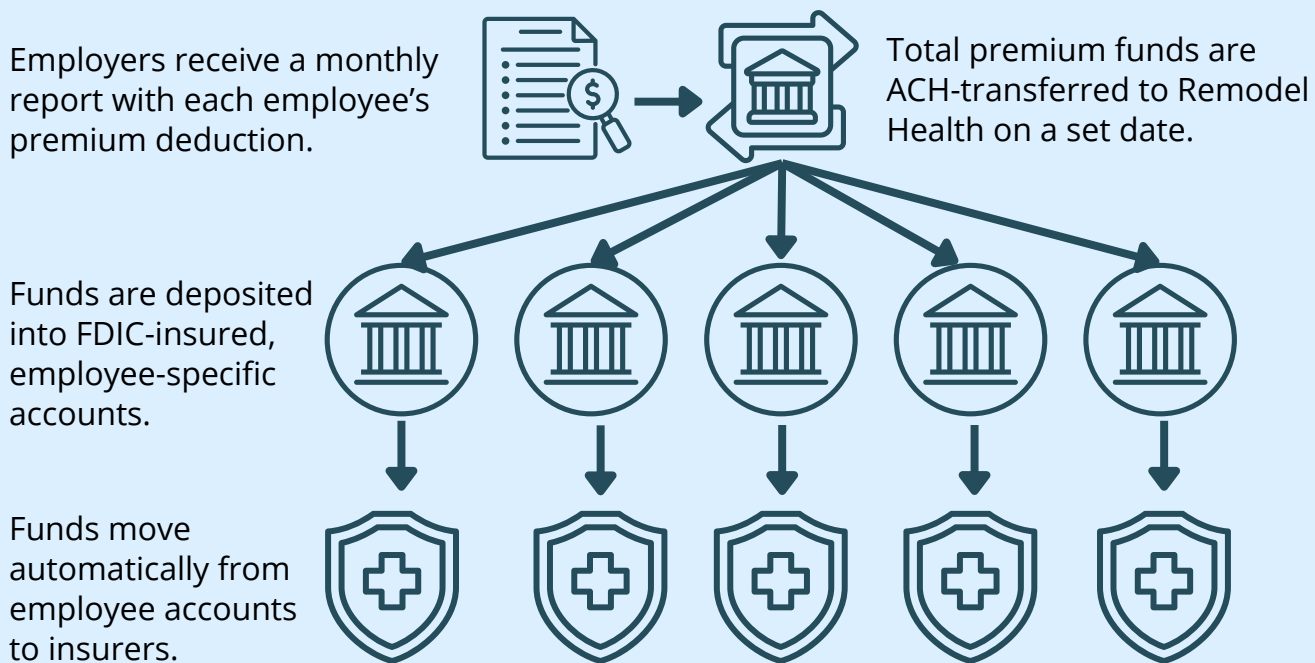
average employer  
life with Remodel  
Health

## Smart tech that powers better benefits

Remodel Health's platform is built to streamline every part of the ICHRA experience—from setup and enrollment to payroll and reporting. With powerful integrations and an intuitive interface for admins and employees, our technology makes ICHRA work at scale.

- ✓ **Payroll and roster sync** with direct integrations for ADP and Paylocty, plus connectivity to dozens of other HRIS systems
- ✓ **Smart plan shopping and enrollment** that takes into account employees' prior coverage and provider compatibility
- ✓ **Real-time admin dashboard** for tracking enrollment, managing rosters, and accessing support

## Seamless premium payments, from start to finish



### ✓ **Overdraft protection keeps coverage active—even when premiums change**

If an employee adds a dependent or switches to a higher-cost plan, we front the difference—ensuring their full premium is paid on time. That means no lapses, no delinquency notices, and no surprise terminations.

## A smarter strategy starts here

ICHRA allows groups to future-proof their benefits budget. With premiums climbing year after year, ICHRA gives companies a way to break the cycle and take control. When groups model a switch to ICHRA with Remodel Health, they see an average projected savings of nearly 20%—with many saving over 30%. At the same time, it gives employees more choice, so they can pick coverage that fits their individual needs.

- **Group rate increases have outpaced overall inflation since 2004**
- **84% increase in ICHRA adoption among large employers**
- **Broker interest in ICHRA with Remodel Health has surged 249%**
- **Groups in industries like insurance and education average 9 plan options with ICHRA**

*"ICHRA has allowed our employees to think about what's inherently best for them. For us to be able to provide that through a really flexible solution through Remodel Health, it reshapes the conversation of what makes a benefit beneficial."*

**—Austin Beachy, Director of HR, PWI**

## How Remodel Health compares

Choosing the right partner matters. See how Remodel Health stacks up against other ICHRA vendors.

	Remodel Health	Others
Dedicated account management	✓	✗
Built-in ACA compliance & reporting	✓	Limited
Broker dashboard with quoting & tracking	✓	✗
Integrated shopping with off-exchange plans	✓	Limited
Direct carrier payment with overdraft protection	✓	✗
Broker-controlled compensation model	✓	✗





## About Remodel Health

Remodel Health offers the most complete ICHRA service model in the industry—combining intuitive technology with expert, personalized support. Since 2015, we've helped employers across the country transition to modern, flexible health benefits. We partner with brokers to bring this smarter group funding solution to life, delivering a streamlined experience for both benefits administrators and employees.

From benefit design to renewal, we walk customers through every step of the ICHRA process—helping them navigate each stage with clarity and confidence. Whether you're replacing a group plan or rethinking your benefits strategy, Remodel Health makes it simple, scalable, and built to last.

92

Broker Net  
Promoter Score

95%

Customer  
retention rate



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