



# Coverage You Control

## ICHRA Explained



# Why We're Here

## **Our Mission**

Provide high value,  
low-cost health benefits  
without compromise

## **ICHRAs Help**

Deliver on our mission  
Solve employer challenges



# America's #1 Marketplace Health Insurance



ACA Shoppers  
Choose  
Ambetter Health



5.4 Million  
Members (one  
person at a time)



A Fortune "World's  
Most Admired  
Company"



29-State Network  
Marketplace &  
Off-Exchange



40+ Years in  
Managed Care



#22 on  
Fortune 500



What's an  
ICHRA?

## WHAT'S AN ICHRA?

# New Employer- Sponsored Approach

Each employee chooses their own insurance, subsidized by an employer contribution.

# ICHRA

Individual **C**overage **H**ealth  
Reimbursement **A**rrangement

WHAT'S AN ICHRA?

# ICHRA's Make



Costs  
**Predictable**

Plan  
**Personal**

Coverage  
**Possible**



# Why ICHRAS Matter

## PROBLEM

# Group Plans Can Be Expensive

- High Costs Despite Collective Bargaining Power
- Cost-Prohibitive for Some Businesses
- Unpredictable & Unsustainable Annual Increases
- Just 56% of small businesses offer insurance

## WHY ICHRAs

# ICHRAs Make Costs More Predictable

- **Bigger Risk Pool** —  
Millions vs Thousands
- **More Confident Budgeting** —  
Set Amount vs Variable Costs



## PROBLEM

# Group Plans Don't Fit Everyone/ Everywhere

- A single carrier offering 2-3 plans...
- Doesn't serve diverse needs & distributed workforces well
- Employees have:
  - Different medical needs / life-stage needs
  - Different financial considerations
  - Preference for / proximity to different health networks

**PROBLEM**

Group Plans  
Don't Fit  
Everyone/  
Everywhere

*Each employee's  
circumstances and  
healthcare needs  
are unique.*

*Shouldn't their coverage  
be as well?*

WHY ICHRAs

# ICHRAs Make Plans Personal

- Any Carrier
- Any Plan
- What Fits for You



CASE STUDY

# New England Life Care



BEFORE ICHRA

3 plans on group

AFTER ICHRA

180+ plans on ICHRA

(from Cigna, Aetna, Ambetter, regionals)

Saved 40% on Healthcare

\$3.8 million in savings, hired 150 more employees

38% of employees pay \$0

ICHRA<sup>s</sup> MAKE PLANS PERSONAL

Can people handle  
all that choice?



Yes.

## PROBLEM

Only 56%  
of Small  
Businesses  
Offer Health  
Insurance

- Plans are too expensive
- Administration is too time intensive

WHY ICHRAs

# ICHRAs Make Coverage Possible

- More Predictable Expenses
- Potential for More Affordable Plans
- Less Hands-On Administration



# By the Numbers

83%

## FIRST-TIME COVERAGE

83% of employers who now offer an ICHRA (or similar QSEHRA) never provided health insurance before.<sup>1</sup>

+ 29%

## GROWTH

The number of businesses offering ICHRAs grew 29% from 2023-2024.<sup>2</sup>

94%

## SATISFIED

94% of people surveyed were similarly satisfied or more satisfied with their insurance after moving to an ICHRA.<sup>3</sup>



# How ICHRAS Work

# The ICHRA Process

1

## Select a Benefits Platform

*Administration, Transactions, Decision Support, Enrollment*



2

## Define Your Contribution

*Set overall budget and the pre-tax contribution to employees*



3

## Employees Shop Marketplace Plans & Enroll

*Employees shop plans and enroll through chosen benefits platform*



4

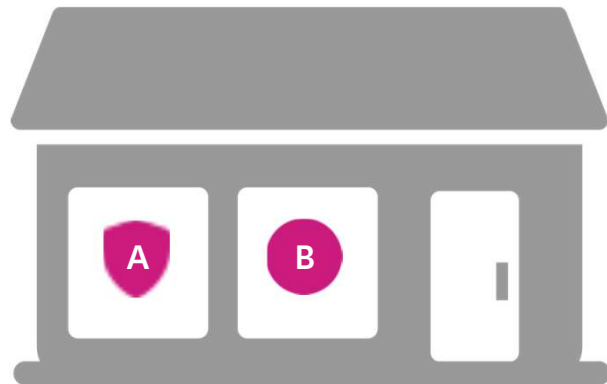
## Employees Get Reimbursed

*Based on employer-defined contributions*



ANALOGY

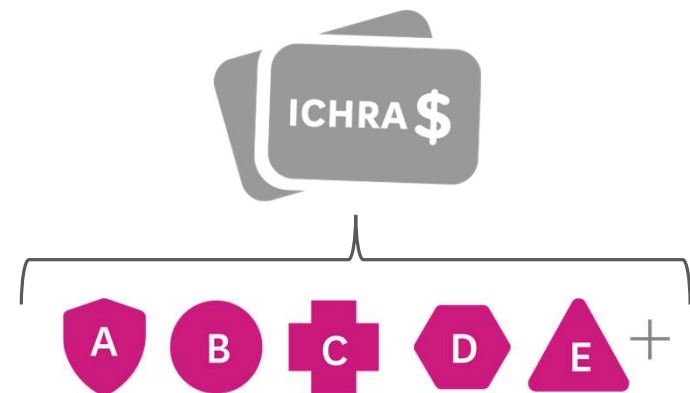
## Group Insurance



Like an employer creating an insurance storefront that sells two options

Vs.

## ICHRAs



Like an employer offering a gift card that can buy many different options

# Flexible Contribution

## Sample Designs

All receive ICHRA

Some on ICHRA + Some with no benefits

Some on ICHRA + Some on Group

All on ICHRA with varying contribution by classes

## Sample Employee Asset Classes

- Full-time employees
- Part-time employees
- Seasonal employees
- Salaried workers
- Non-salaried workers
- Employees in a collective bargaining unit
- Employees in waiting period
- Foreign employees working abroad
- Employees in same the rating area
- Temporary employees



# Who Are ICHRAs For?

# ICHRAs Are For Employers Who:

- Have unaffordable coverage or unsustainable premium increases
- Have a diverse workforce with different healthcare needs
- Want to offer more choice to attract talent
- Have workers in multiple states without a single-carrier solution
- No longer wish to manage health risk among their workforce



# Finding the Right Benefits Platform

Finding the right solution starts with understanding your unique needs



# We partner with a variety of solutions across the spectrum

Tech-Led

Benefits Platform that is...

Service-Led





# Myths & Misperceptions

MYTH

ICHRAs are only for catastrophic insurance.

FACT

ICHRA plans mirror those offered in group insurance.

## MYTHS & MISPERCEPTIONS

What else have you  
heard about ICHRAs?



# Next Steps

# Looking Ahead: *Suggested Next Steps*

## Get familiar with ICHRAs

Learn about ICHRAs and their potential benefits for your organization

*Completed*

## Meet with one of our partners

Connect with your broker and our vendor partners to find a solution that is right for you

*Up next*

## Evaluate plan designs

Work with your vendor to design your plan and estimate benefit savings or costs



# More About Ambetter

# Better Coverage. Better Perks.



## 29-State Network

- Preventive care, hospitalization, emergency services
- Six states currently offer ICHRA plans: IN, GA, MO, MS, OH, SC



## Plans for Any Budget

- Premier, Select, & Value plans
- Each w/ Gold, Silver, and Bronze options (availability varies by state)



## Virtual 24/7 Care

- Medical advice, diagnosis and prescriptions for non-emergency



## My Health Pays

- Up to \$500 in rewards for going to annual wellness exams, exercising, and eating right.
- Can be used to cover health-related costs and monthly bills



## Start Smart for Your Baby

- Information and resources to support members during every stage of pregnancy and after their newborn arrives.



## Care Management Services

- Extra support for mental and physical health.
- Care managers help find the right providers and programs, coordinate services and locate local community resources.

# Better Coverage. Better Perks.



## Ambetter Health App

- An easy and secure way for members to access their health plan information from their mobile phone.



## Pharmacy Program

- Members save time and money by ordering medications through our mail-order pharmacy program or convenient in-network retail locations.



## Ambetter Perks

- Discounts on dental services, gym memberships, and healthy eating, as well as exclusive deals on restaurants, travel, auto coverage, entertainment, technology, and more.

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## State Specific

- Fill In Here



State by State



Georgia

## 2025 NETWORK HIGHLIGHTS

# Georgia

## Premier Network

### Chatham County

- Chandler Hospital-Savannah
- Memorial University Medical Center
- St. Joseph Hospital

### Fulton County

- Emory University Midtown Hospital
- Grady Health System
- Northside Hospital
- Piedmont Hospital
- WellStar Atlanta Medical Center Inc

### Gwinnett

- Eastside Medical Centers LLC
- Emory Johns Creek Hospital
- Northside Hospital Gwinnett
- Northside Hospital Duluth
- Gwinnett Clinics
- WellStar North Fulton Hospital

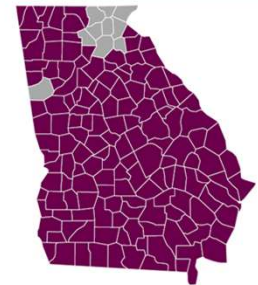
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### SELECT NETWORK: MARKETPLACE



### SOLUTIONS NETWORK: OFF-EXCHANGE



## 2025 NETWORK HIGHLIGHTS

# Georgia

## Select Network (Lower Premiums)

### Wellstar Select

- Available in the following counties: Cherokee, Cobb, Douglas, Paulding and Fulton (partial zip codes)

### Plus Select (Piedmont)

- Available in the following counties: Coweta, Henry, Fayette, Fulton (partial zip codes), Newton and Walton

### St. Joseph's Candler Select

- Available in the following counties: Chatham

### Gwinnett Clinic Select

- Available in the following counties: Gwinnett

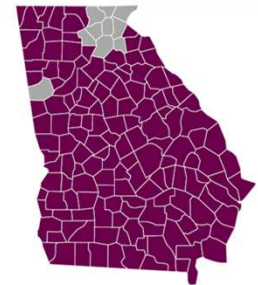
#### PREMIER NETWORK: MARKETPLACE



#### SELECT NETWORK: MARKETPLACE



#### SOLUTIONS NETWORK: OFF-EXCHANGE





Indiana

## 2025 NETWORK HIGHLIGHTS

# Indiana

### Northern Indiana

- Community Health System
- Franciscan Health System
- Lutheran Hospital
- Northwest Health-Porter
- Parkview Hospital
- St. Catherine Hospital
- St. Joseph Hospital

### Southern Indiana

- Ascension St. Vincent
- Columbus Regional Hospital
- Deaconess Hospital
- Good Samaritan Hospital
- Indiana University Health System
- Norton Hospitals

### Chatham County

- Ascension St. Vincent
- Columbus Regional Hospital
- Community Hospitals of Indianapolis
- Eskenazi Health
- Franciscan Health System
- Hancock Health
- Hendricks Regional Health
- Indiana University Health System
- Johnson Memorial Health
- Major Health Partners
- Marion Health Riverview Hospital
- Witham Health Services
- Riverview Health

#### PREMIER NETWORK: MARKETPLACE



#### SOLUTIONS NETWORK: OFF-EXCHANGE





Missouri

## 2025 NETWORK HIGHLIGHTS

# Missouri

### Columbia

- Boone Hospital Center
- Lake Regional Health System

### Kansas City

- Cass Regional Medical Center
- HCA Healthcare
- Heartland/Mosaic
- Truman Medical Center
- University of Kansas

### Northeast Missouri

- Northeast Regional Medical Center
- Pike County Memorial Hospital
- Putnam County Memorial Hospital

### Springfield

- Citizens Memorial Hospital
- Freeman Health
- Mercy Hospitals

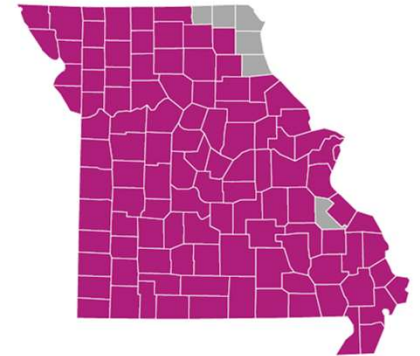
### St. Louis

- Mercy Hospitals
- Saint Lukes Hospital
- SSM Hospital System

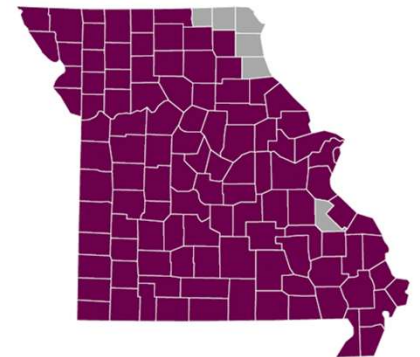
### Southeast Missouri

- Ozarks Healthcare
- Southeast Health Center of Stoddard County
- Southeast Hospital

#### PREMIER NETWORK: MARKETPLACE



#### SOLUTIONS NETWORK: OFF-EXCHANGE





Mississippi

## 2025 NETWORK HIGHLIGHTS

# Mississippi

### Harrison County (Biloxi, MS)

- Garden Park Medical Center
- Memorial Hospital at Gulfport 1
- Merit Health Biloxi
- Singing River Health Systems

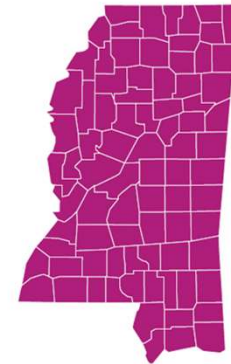
### Hinds County (Jackson, MS)

- Merit Health Central
- Mississippi Baptist Medical Center
- Monroe Regional
- Select Specialty Belhaven
- St. Dominic-Jackson Memorial Hospital
- University of Mississippi Medical Center

### Tupelo (Lee County)

- Monroe Health Services Inc
- North Mississippi Medical Center, INC
- University of Mississippi Medical Center

#### PREMIER NETWORK: MARKETPLACE



#### SOLUTIONS NETWORK: OFF-EXCHANGE





Ohio

## 2025 NETWORK HIGHLIGHTS

# Ohio

*Ambetter Health is expanding into  
2 new counties: Hocking and Morgan.*

### Cincinnati

- Adams Memorial Health System
- Mercy Health System
- The Christ Health System
- TriHealth Evandale Hospital
- UC Health

### Cleveland

- Aultman Hospital
- Bon Secours Mercy Health System
- ProMedica Memorial Hospital
- Saint Vincent Charity Medical Center
- Southwest General Health Center
- Summa Health System
- Tripoint Medical Center
- University Hospital Health Systems

### Columbus

- Fayette County Memorial Hospital
- Ohio State University Medical System

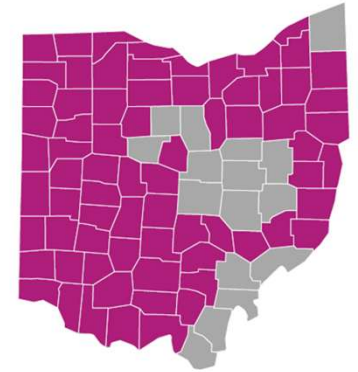
### Dayton

- Kettering Health System

### Toledo

- Mercy Health Systems
- University of Toledo Medical Center
- Wood County Hospital

#### PREMIER NETWORK: MARKETPLACE



#### SOLUTIONS NETWORK: OFF-EXCHANGE





South Carolina

## 2025 NETWORK HIGHLIGHTS

# South Carolina

### Beaufort

- Beaufort Memorial Hospital
- Coastal Carolina Medical Center
- Hilton Head Regional Medical Center

### Charleston

- East Cooper Medical Center
- MUSC Hospital System and Facilities
- Trident Medical Center

### Greenville/Spartanburg

- Bon Secours St. Francis
- Prisma Health Hospital Network
- Spartanburg Regional Medical Center

### Horry

- Grand Strand Medical Center
- McLeod Loris
- Waccamaw Community Hospital

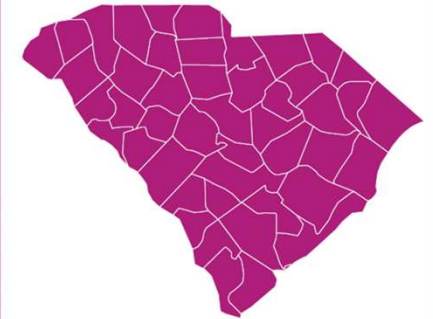
### Lexington

- Lexington Medical

### Richland

- Prisma Health Hospital Network

#### PREMIER NETWORK: MARKETPLACE



#### SOLUTIONS NETWORK: OFF-EXCHANGE

