



2025

Partner Guide

Now You Can Offer Large Groups an ICHRA With SureCo

SureCo |  **Gallagher**

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Unlocking ICHRAs for Large Groups

ICHRAs aren't just for small businesses. SureCo's intuitive enrollment software, award-winning customer service, and compliance expertise have unlocked ICHRAs for companies with more than 150 eligible employees.

Your clients need a third option for employee health benefits, and now they have it.

ICHRA: The Third Option to Offer Your Clients



Fully Insured & Self-Funded

One-size-fits-all coverage

ACA compliant

Price determined by claims

ICHRA

Customized coverage

ACA compliant

Claims do not affect pricing

Who Is it Right For?

An ICHRA with SureCo is a great option for large companies paying above-market rates due to high claims—but that's not the only sign of an ideal fit. Moving to an ICHRA with SureCo gives your clients a strategic recruiting advantage, offering personalized benefits and lower health benefit costs.

Does this sound like any of your clients?

- ✓ 150+ eligible employees
- ✓ Double-digit renewal rate increases
- ✓ Geographically distributed workforce
- ✓ Facing ongoing high claims
- ✓ Diverse employee demographics
- ✓ Running a high MLR
- ✓ Low-margin business
- ✓ High-risk & high-turnover industries

Examples of high-risk industries:

Construction | Technology | Education | Healthcare | Manufacturing | Nonprofit

Companies Love an ICHRA With SureCo

93%

93% of employers who switched to an ICHRA with SureCo said it was the right move for their company¹.

\$1.2
Million

Companies save an average of over \$1.2M per year¹.

With SureCo, companies can offer unique health plans that employees choose according to their needs. We see employees select an average of 32 plans per company, with some teams enrolling in as many as 160. Each of these represents a custom plan an employee chose for themselves¹.

“We were able to decrease the costs for almost every employee, and in many cases, that included restoring them to their previous plans. One employee even called our office to ask if this was for real because they couldn’t imagine saving that much!”

—Derek Padon, SVP of Human Resources, RFK Community Alliance

How SureCo Partners With Benefits Consultants

With SureCo, benefits consultants maintain and manage all of their existing business relationships. SureCo is your ICHRA resource and secret weapon, educating your clients about ICHRA and guiding them through the enrollment process. This means you can expand your book of business without extra administration, and offer a trusted new solution your clients will love.

SureCo supports benefits consultants with:

- ✓ Affordability calculations and compliance checks
- ✓ Comprehensive compliance materials and support
- ✓ Ancillary and HRIS integrations
- ✓ Managed open enrollment processes

Highly Competitive Compensation

Most benefits consultants we work with retain 100% of the revenue they were making on the group side.



What Does it Look Like to Move a Client to an ICHRA With SureCo?



Client Assessment – Together, we take your client through the quoting and plan design process.

Assisted Selling – Our ICHRA experts are at your disposal to educate and sell to your clients.

Education – We provide comprehensive guidance to help your clients' employees choose the best plan for their needs.

Enrollment – SureCo provides a fully managed open enrollment with an easy-to-use platform and high-touch support.

Ongoing Support – Our Customer and Employee Experience Teams are available year-round.

Why Now?

Premiums for employer-sponsored family coverage have increased by 20% over the last five years and 43% over the past ten years². These rising costs aren't slowing down, and ICHRAs are now a vital part of the conversation with clients. Benefits consultants offering ICHRAs have a distinct advantage over their competitors.

- ✓ 42% of employers with 150-2,500 employees are considering an ICHRA for the upcoming year³.
- ✓ The number of inbound opportunities is growing 4x year over year for companies above 250 employees¹.
- ✓ Benefits consultants are 57% more likely to recommend an ICHRA now than in previous years³.
- ✓ The percentage of opportunities driven by consultants is growing 14x year over year¹.
- ✓ We've seen a 4x increase in benefits consultants unseating the incumbent and winning new business by offering an ICHRA with SureCo¹.

“We’ve had negative, clunky experiences with other ICHRA administrators. SureCo came in, told us what they were going to do, and they did that and then some. It was smooth as silk. The technology is superior and the execution was flawless.”

—Eric Kasen, President of Brown & Brown of MA

SureCo

vs

Other ICHRA Administrators

	SureCo	Other ICHRA Administrators
User-Friendly Enrollment Platform	✓	✗
Year-Round, U.S.-Based Customer Service	✓	Limited
Employee Experience Hotline	✓	✗
Employee Education	✓	Limited
Direct Carrier Payments	✓	✗
Off-Exchange Plans	✓	Limited
Ancillary and HRIS/Payroll Integrations	✓	✗
Compliance Support	✓	Limited



About SureCo

There's a reason we have a 98% retention rate¹.

SureCo is the premier ICHRA administrator for large groups. As the only ICHRA technology partner made for companies of 150+ employees, SureCo offers an easy-to-use enrollment platform, award-winning customer service, and expert support through the plan selection and administration process, along with the most comprehensive compliance guidance on the market.

Speak to a SureCo ICHRA expert today

Sources

1 . SureCo 2024 Enrollment Platform Data

2 . KFF 2023 Employer Health Benefits Survey

3 . SureCo 2024 State of Employee Health Benefits Survey in partnership with market research firm Censuswide