2025

# Partner Guide

## Now You Can Offer Large Groups an ICHRA With SureCo

SureCo | USI

866-235-5515 | info@sureco.com | www.sureco.com

# 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 250 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 | ICHRA |
| --- | --- |
| One-size-fits-all coverage | Customized coverage |
| ACA compliant | ACA compliant |
| **Price determined by claims** | **Claims do not affect pricing** |

# Who Is it Right For?

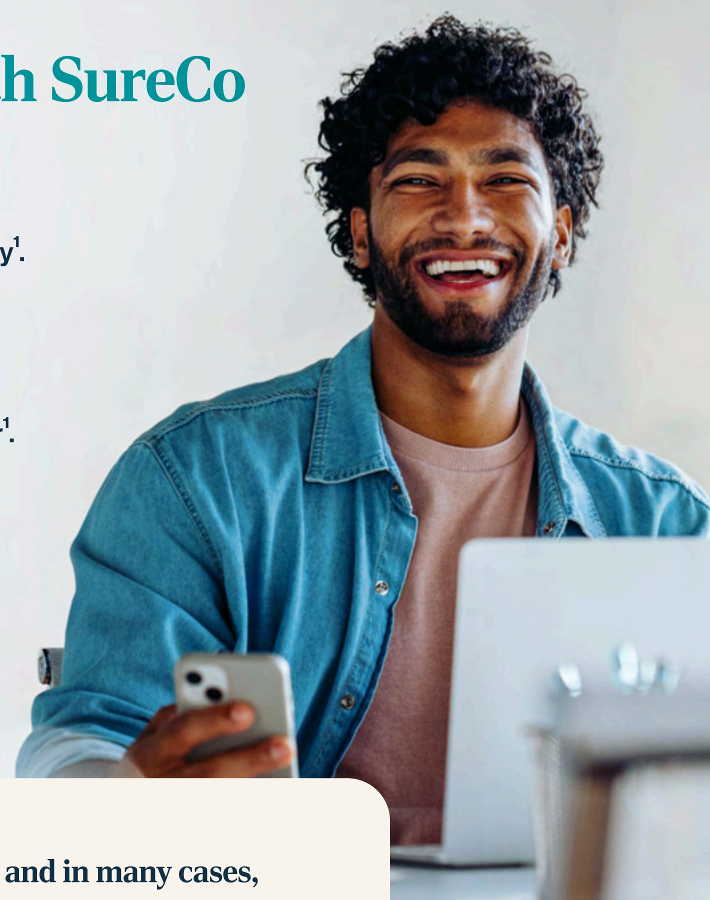
**An ICHRA with SureCo is a great option for large companies** paying above-market rates due to high claims—but that's not the only sign of an ideal fit. Moving to an ICHRA with SureCo gives your clients a strategic recruiting advantage, offering personalized benefits and lower health benefit costs.

### Does this sound like any of your clients?

- 250+ 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 company[1].**

**$1.2 Million**

**Companies save an average of over $1.2M per year[1].**

**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 themselves[1].

> **"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 → Assisted Selling → Education → Enrollment → Ongoing Support

**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 years[2]. 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 year[3].
- The number of inbound opportunities is growing 4x year over year for companies above 250 employees[1].
- Benefits consultants are 57% more likely to recommend an ICHRA now than in previous years[3].
- The percentage of opportunities driven by consultants is growing 14x year over year[1].
- We've seen a 4x increase in benefits consultants unseating the incumbent and winning new business by offering an ICHRA with SureCo[1].

> "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 | ✓ | X |
| Year-Round, U.S.-Based Customer Service | ✓ | Limited |
| Employee Experience Hotline | ✓ | X |
| Employee Education | ✓ | Limited |
| Direct Carrier Payments | ✓ | X |
| Off-Exchange Plans | ✓ | Limited |
| Ancillary and HRIS/Payroll Integrations | ✓ | X |
| Compliance Support | ✓ | Limited |

# About SureCo

**There's a reason we have a 98% retention rate[1].**

SureCo is the premier ICHRA administrator for large groups. As the only ICHRA technology partner made for companies of 250+ 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

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