



# PY26 UHC ICHRA Quick Reference Guide

## ICHRA 101

### What is it?

An Individual Coverage Health Reimbursement Arrangement (ICHRA) allows employers to provide tax-free reimbursement to employees for health insurance and qualified medical expenses. Employees choose an individual plan and receive a defined employer contribution to offset premiums and/or medical expenses.

#### What it is

- Employer funded
- Flexible
- Tax-Advantaged
- Employee choice
- Regulated
- Portable

#### What it isn't

- Health Savings Account
- One-size "Fits All" solution
- Compatible with premium tax credits
- Health insurance policy
- Group health plan

### How does it work?

- 1 Employers offer funds for **premiums and/or medical expenses** to employees. Employers can **customize how much they offer** different types of employees.
- 2 Employees take employer funds and **enroll in ACA plans via an online platform** (ACA Marketplaces, payer sites, third-party platforms) or through a **broker**
- 3 **Employees can then use their plan** and if applicable, can receive reimbursement directly from their employer or through their platform

### Eligibility requirements



Employees **are required** to enroll in an ACA compliant Qualified Health Plan



Short term, indemnity and health care sharing ministry plans are **ineligible**



Employees **cannot** utilize premium tax credits and ICHRA

### Engagement to date

Since its introduction in 2019, ICHRA has grown steadily each year. More employers are exploring it as a flexible, cost-effective option for employees, particularly in markets where group insurance premiums are higher than individual premiums. With more plan options and better cost control, both interest and insurer participation continue to rise.



### Who are the consumers?

**Household income:**  
>\$75K (58%)<sup>1</sup>

**Average age:** 34<sup>2</sup> (51% between ages 19-39)<sup>1</sup>

**Education:** 4-year College Degree (57%)<sup>1</sup>

**Home ownership:**  
Owns Home (72%)<sup>1</sup>

**Employer size:**  
<50 Employees<sup>1</sup>

**Avg. monthly employer ICHRA contribution:** \$524<sup>3</sup>

**Employer industry:**  
Restaurants, Hospitality, Professional Services, Healthcare, Landscaping, Construction<sup>4</sup>

Higher preference for **Gold/Platinum** plans, indicating desire for richer benefits and having family on the plan<sup>1</sup>

Preference for **larger network**<sup>1</sup>

More likely to **keep the same carrier** that they previously had<sup>1</sup>

<sup>1</sup> 2024 Deft Commercial Study Group and ICHRA Study

<sup>2</sup> <https://www.prnewswire.com/news-releases/sureco-analysis-finds-ichras-vastly-expand-consumer-choice-strengthen-individual-insurance-markets-301970607.html>

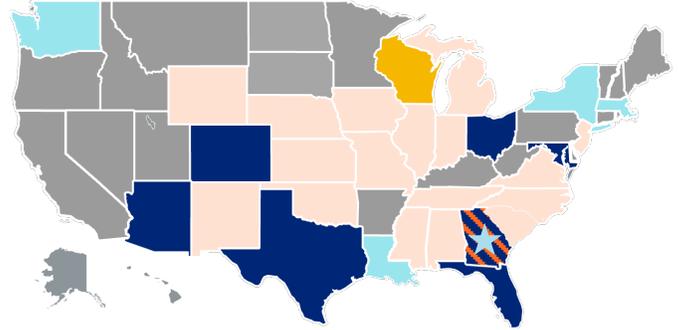
<sup>3</sup> <https://www.peoplekeep.com/blog/optimizing-ichra-contributions-strategies-to-maximize-value>

<sup>4</sup> The State of ICHRA 2025, SureCo

# UHC ICHRA offerings

## Overview

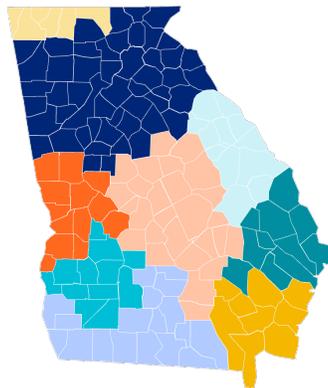
In 2025, UnitedHealthcare (UHC) launched a targeted ICHRA portfolio offering standalone off-exchange plans in AZ, CO, FL, GA, MD, OH, and TX. Plan designs for this portfolio include HSA options at each metal level, Copay Focus at each metal level, Bronze Essential, and Silver plans without CSR loading. In 2026, the off-exchange portfolio is expanding to WI, and mirrored standalone off-exchange Silver plans will be offered in most states. Additionally, in 2026, we are launching UHC Complete Plans in Georgia – a set of broad-network off-exchange plans targeting ICHRA shoppers.



- **2025 Standalone Off-Exchange Expanded Portfolio** AZ, CO, FL, GA, MD, OH, TX
- **2026 Standalone Off-Exchange Expanded Portfolio** WI
- ★ **2026 Standalone Broad Network Off-Exchange Expanded Portfolio** GA
- **2026 Standalone Off-Exchange Silver Plans Without CSR Loading**
- **No Standalone Off-Exchange Portfolio**

## UHC Complete Plans

- Georgia is ripe for ICHRA due to **individual rates being lower than small group**
- In 2026, UHC is launching commercial individual plans in Georgia targeted to ICHRA shoppers, utilizing a broad **commercial network**
- Plans are **offered throughout the entire state** – 9 markets, 16 rating areas, 159 counties
- Plan names are **“UHC Complete”**
- Product offerings follow a similar design structure to Georgia QHP offerings, but with a broad commercial network
- Plans are **HMO** and **Gated**



### Markets

- Albany
- Atlanta
- Augusta (GA-SC)
- Brunswick
- Chattanooga
- Columbus-Auburn-Opelika
- Macon
- Savannah
- Valdosta

# UHC operational support for ICHRA

## White glove service

UHC utilizes a support model whereby if any agent or agency should encounter any ICHRA-related issues – enrollment, payment, or otherwise – they should contact their Agency Manager. Agency managers are very attuned to key in on these issues and have an internal team of ICHRA specialists they will tap for resolution.

The benefits described may not be offered on all plans or in all states. Some plans may require copayments, deductibles and/or coinsurance for these benefits. The policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, review the plan coverage documents, or call or write your insurance agent/broker or the company, whichever is applicable.

