

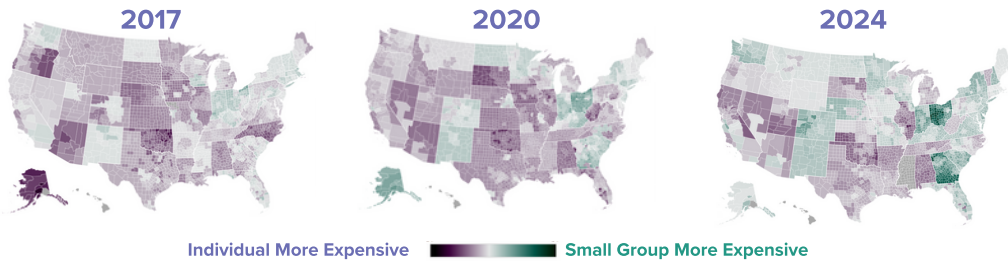
The HRA Council Believes...



- Every worker should have the opportunity for quality affordable health insurance
- Every employer should have the opportunity to control costs and provide employees with choices
- ICHRAs should be codified into legislation similarly to QSEHRAs
- HRAs should be on an equal footing with other forms of Employer-Sponsored Insurance

We Believe in the Individual Marketplace

Difference Between the Lowest Cost Bronze Plans on the Individual and Small Group ACA Markets by County



Data from all 50 states and DC compiled and tracked each year by HRA Council founding member Vericred/IDEON show that, across the US, **small group coverage premiums are becoming less affordable than premiums in the individual marketplace.**

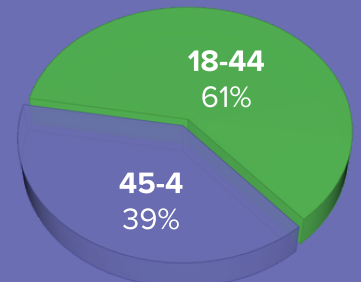
- MYTH:** Employers use ICHRA and QSEHRA to move older employees with health risks into the Marketplace.

TRUTH: Not only is discrimination by age or health status prohibited, employee data shows ICHRA and QSEHRA bring younger workers into the individual market. The increased participation of younger workers in Marketplace plans can help stabilize risk pools, lower premiums, and reduce overall health care costs by providing more opportunities to catch early-stage medical conditions.
- MYTH:** Employees don't understand health insurance and prefer their employers to select their plans.

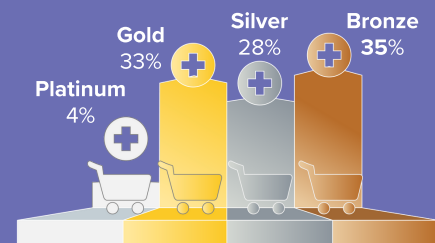
TRUTH: Employees know what they need. The nearly even distribution between the metal tiers highlights how employees become wise health consumers evaluating the choices offered by ICHRA and QSEHRA in the context of their personal health needs.

We Believe in Data Over Myths

Ages of U.S. Workers Insured via ICHRA or QSEHRA (2023)



Marketplace Plan Selections by Employees via ICHRA/QSEHRA (2023)



Source: Growth Trends for ICHRA and QSEHRA, Volume 2, HRA Council

Connect with us today to learn more.



The HRA Council is a 501(c)(6) non-profit organization made up of health insurance leaders, brokers, administrators, insurers, support organizations, and employers offering defined contribution health coverage. As a non-partisan group of advocates, we work with stakeholders and policymakers to identify barriers, reduce process friction and administrative burdens, promote best practices, strengthen the health insurance landscape, and increase consumer access, affordability and choice.