

SOFTHEON



ICHRA RFP Guide for Health Plans

ICHRA RFP Guide

As more employers explore alternatives to group coverage, ICHRA is becoming a key alternative for meeting expectations around choice, flexibility, and affordability. Gain the confidence to not only pick the right technology vendor but also how to identify a partner that grows with the needs of your health plan. With so many options available, Softheon composed a guide to ICHRA RFPs. This guide serves as your outline, complete with key areas to focus on, questions you should ask, and what to look for in responses.

ICHRA is Reshaping Employer-Sponsored Coverage

As employers seek greater flexibility and cost control, ICHRA is emerging as a scalable alternative to traditional group plans.

Why It Matters

1. Employers can define contribution strategies while employees select the coverage that fits their needs.
2. Health plans gain access to a growing segment of employer-funded individual market members.
3. Operational readiness across enrollment, billing, and reconciliation becomes mission critical.
4. Regulatory precision and compliance safeguards are essential to avoid costly missteps.
5. Technology infrastructure determines whether ICHRA becomes a growth engine or an administrative burden.

Company Background

A strong ICHRA partner should bring deep Individual and Group Market experience, proven operational scale, and demonstrate success supporting health plans navigating regulatory and enrollment complexity. Look for tenure, transaction volume, and established integrations that reduce implementation risk.

Proven Experience. Proven Scale.

Your ICHRA partner should demonstrate long-standing Individual Market expertise and operational maturity.

What to Look For

1. Years of experience in the Group and Individual Market
2. Total number of Health Plans served and covered lives
3. Integration with ICHRA Administrator Platforms
4. Demonstrated operational scale
5. Readiness to support rapid employer growth

Product

The platform should manage the entire ICHRA experience, including plan shopping, eligibility verification, enrollment processing, billing, funding reconciliation, and reporting. Automation and configurability are essential to support diverse employer structures and regulatory requirements.

Purpose-Built for ICHRA

Technology should support the full ICHRA lifecycle, from shopping through reconciliation.

Core Capabilities

1. On- and Off-Exchange enrollment support
2. Employer class configuration tools
3. Flexible funding structures
4. Automated workflow management
5. Policy type and funding distinction logic

Enrollment and Billing

Efficient enrollment and billing processes reduce administrative burden and prevent reconciliation errors. Vendors should demonstrate automated workflows, premium payment tracking, employer contribution validation, and exception handling capabilities.

Automated. Accurate. Scalable.

Enrollment and premium billing automation are foundational to ICHRA success.

What to Evaluate

1. Automated enrollment processing
2. Premium billing capabilities
3. Contribution reconciliation tools
4. Recurring payment support
5. Exception handling workflows

Reporting

Clear reporting enables carriers, employers, and brokers to measure program performance and identify trends. Vendors should provide configurable dashboards, employer-level insights, and audit-ready documentation.

Insights That Drive Decisions

Visibility into enrollment, funding, and performance ensures program success.

Reporting Must-Haves

1. Enrollment and billing dashboards
2. Employer-level reporting
3. Custom report generation
4. Audit-ready documentation
5. Exportable data formats

Fees

Pricing models should be straightforward and aligned with long-term growth. Vendors should clearly outline PMPM fees, implementation costs, integration charges, and any customization expenses to prevent unexpected budget impacts.

Transparent Pricing. Predictable Growth.

Fee structures should scale with employer adoption and member growth.

Cost Considerations

1. PMPM pricing clarity
2. Implementation cost transparency
3. Integration/customization fees defined
4. Scalable pricing model
5. SLA alignment with pricing

Compliance

Regulatory complexity is one of the largest risks in ICHRA administration. Vendors should embed compliance safeguards into eligibility validation, class structuring, documentation retention, and reporting workflows.

Built for Regulatory Confidence

ICHRA programs must align with evolving ACA and federal requirements.

Compliance Priorities

1. ACA-aligned eligibility workflows
2. ICHRA class structure validation
3. Audit trail documentation
4. Regulatory monitoring processes
5. Compliance reporting support

Employer

Employers need intuitive tools to configure classes, set contribution levels, and monitor enrollment. Vendors should prioritize employer experience to drive adoption and long-term retention.

Empowering Employers

Adoption depends on simplicity, configurability, and clear reporting.

Employer Expectations

1. Contribution configuration by class
2. Flexible class management tools
3. Employer dashboards
4. Funding reconciliation visibility
5. Employer onboarding resources

Broker

Broker enablement tools should simplify enrollment visibility, reporting access, and compensation alignment. Supporting brokers effectively expands market reach and strengthens employer engagement.

Supporting the Broker Channel

Brokers play a critical role in driving ICHRA adoption and education.

Broker Support Checklist

1. Enrollment visibility tools
2. Commission support capabilities
3. Broker reporting access
4. Employer onboarding alignment
5. Tools for consultative selling

Implementation Timeline

Implementation should follow a repeatable methodology with defined milestones, integration checkpoints, and post-go-live stabilization support. Clear expectations reduce risk and ensure readiness before Open Enrollment.

Structured for Speed and Stability

A defined implementation roadmap minimizes disruption and accelerates time to market.

Implementation Benchmarks

1. Defined implementation phases
2. Dedicated support team
3. Pre-built integrations
4. 90–120 day timeline
5. Post-go-live stabilization support

Marketplace Direct Enrollment

Marketplace integration capabilities should support smooth plan selection, eligibility verification, and secure data exchange. Vendors should demonstrate experience managing both subsidy-eligible and non-subsidy populations.

Streamlined Marketplace Access

Direct Enrollment enhances the member shopping experience while maintaining compliance.

Marketplace Capabilities

1. Enhanced Direct Enrollment support
2. Seamless carrier transitions
3. Real-time eligibility validation
4. Subsidy and non-subsidy support
5. Secure data exchange

Cloud

Modern cloud architecture enables scalability, uptime reliability, and performance monitoring. Vendors should provide redundancy, disaster recovery planning, and infrastructure elasticity during high-demand cycles.

Infrastructure Built to Scale

Cloud-native environments ensure reliability and performance during peak enrollment periods.

Infrastructure Standards

1. Cloud-native architecture
2. High availability design
3. Enrollment surge scalability
4. Continuous monitoring
5. Disaster recovery planning

Security

Given the sensitivity of protected health and financial information, vendors must demonstrate mature cybersecurity controls, encryption standards, access management protocols, and documented incident response procedures.

Security Without Compromise

Protecting health and financial data requires enterprise-grade safeguards.

Security Requirements

1. SOC 2-aligned controls
2. Encryption in transit and at rest
3. Role-based access controls
4. Routine security testing
5. Incident response planning

Employers to Target with an ICHRA Solution

ICHRA is particularly compelling for employers facing cost volatility, limited plan flexibility, or administrative burden. Identifying the right employer profile accelerates adoption and improves long-term retention outcomes.

Where ICHRA Delivers the Greatest Impact

Not every employer is an ideal fit. Focus on segments where defined contribution strategies solve real financial or administrative pain points.

Best-Fit Employer Profiles

1. High utilizers experiencing double-digit renewal increases.
2. Small employers unable to access competitive level-funded or self-funded options.
3. Fully insured groups with premiums exceeding \$800 per employee per month (PEPM).
4. Employers seeking predictable, defined contribution budgeting.
5. Organizations looking to exit plan selection and reduce benefits administration complexity.

About Softheon

We get it — ICHRA is still new, and getting started can feel daunting. But with more plans hiring ICHRA-specific roles and preparing to make their entrance, the time to act is now. With 25+ years serving the Individual Market and deep expertise in On- and Off-Exchange operations, Softheon has the shopping, enrollment, and billing processes already automated and ready to process an influx of ICHRA-funded members. The truth? The best ICHRA strategy starts with strong Individual Market operations.

Looking to start making ICHRA work? Let's talk.

Email: info@softheon.com

LinkedIn: [linkedin.com/company/softheon](https://www.linkedin.com/company/softheon)

Website: [softheon.com/ICHRA](https://www.softheon.com/ICHRA)