

EBRI/HRA Council 2025 ICHRA Survey

We are seeking funding partners to conduct comprehensive research that provides contemporary, in-depth analysis of factors driving health coverage decisions for businesses of all sizes, with a specific focus on small businesses. This survey will explore recent market and policy shifts, including the emergence of innovative benefits solutions, including ICHRAs.

A New Era of Health Benefits: The Individual Coverage Health Reimbursement Arrangement (ICHRA)

The advent and evolution of ICHRAs represents a fundamental shift allowing employers of all sizes to provide tax-free reimbursements to their employees to buy health insurance on their own through the individual market.

Small businesses represent a significant portion of the U.S. economy. Their ability to compete in a dynamic labor market depends on their ability to recruit and retain talent through competitive benefit offerings. With rising health costs, ICHRAs provide flexibility for employees and cost predictability for employers that were previously unavailable.

This survey provides policymakers, benefits providers, and business owners with reliable data allowing them to:

- ✓ **Inform Health Policy** - including whether providing tax incentives at the federal and/or state level could support and incentivize businesses to offer coverage.
- ✓ **Drive Market Innovation** - understand the specific needs and pain points of employers toward developing affordable and flexible health benefit products.
- ✓ **Empower Small Business** - provide data-driven insights allowing owners to make strategic decisions about their benefits packages that allow them to remain competitive with larger companies.
- ✓ **Track Key Trends** - analyze how challenges such as economic uncertainty, competition, and rising costs continue to impact benefits decisions.

Your support will not only ignite a critical source of national data but also ensure that the conversation around employer health benefits is informed by the latest market innovations. By joining this effort, your organization will be at the forefront of understanding the challenges and opportunities facing American businesses today, with a specific focus on those affecting small businesses.

Become a partner in shaping the future of employer health benefits. Contact Alan Knapp at knapp@ebri.org or (202) 570-3728 to learn more about this landmark research opportunity.

Timeline:

Summer - Kickoff

Fall - Fielding & Preliminary Analysis

Winter - Survey Findings Campaign

“ This will be the first study of its kind to measure the awareness, adoption, and potential appeal of ICHRAs among employers, especially small businesses. Understanding perception and utilization is essential for anyone invested in the future of employment-based health benefits.

-Paul Fronstin, Ph.D.
Employee Benefit Research Institute

”

Become a 2025 ICHRA Survey Sponsor Today!

Tax-Deductible Contribution:
\$13,500.

This survey is sponsored by the Employee Benefit Research Institute Education and Research Fund, a 501(c)(3) nonprofit organization.

EBRI EMPLOYEE BENEFIT
RESEARCH INSTITUTE



h r a
c o u n c i l