

The First 9 Months of ICHRA Report

How customers are using the new health benefit

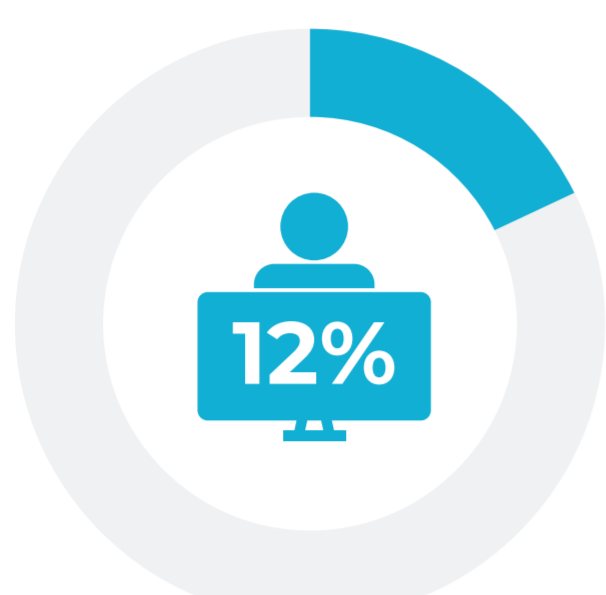
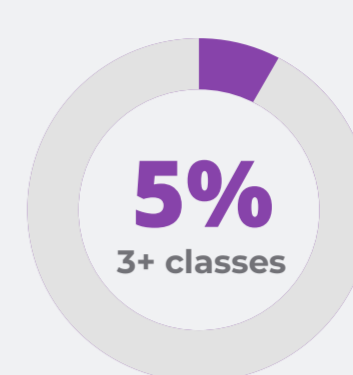
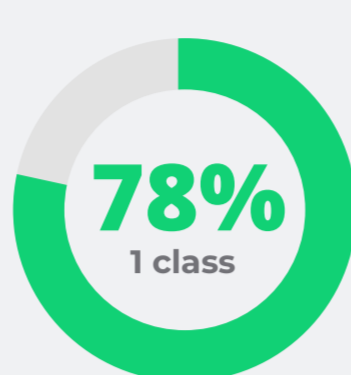


Most popular employee classes

- ▶ 1. All employees
2. Full-time salaried employees
3. Full-time employees
4. Salaried employees
5. Part-time employees
6. Full-time non-salaried employees
7. Seasonal employees

How many classes do employers use?

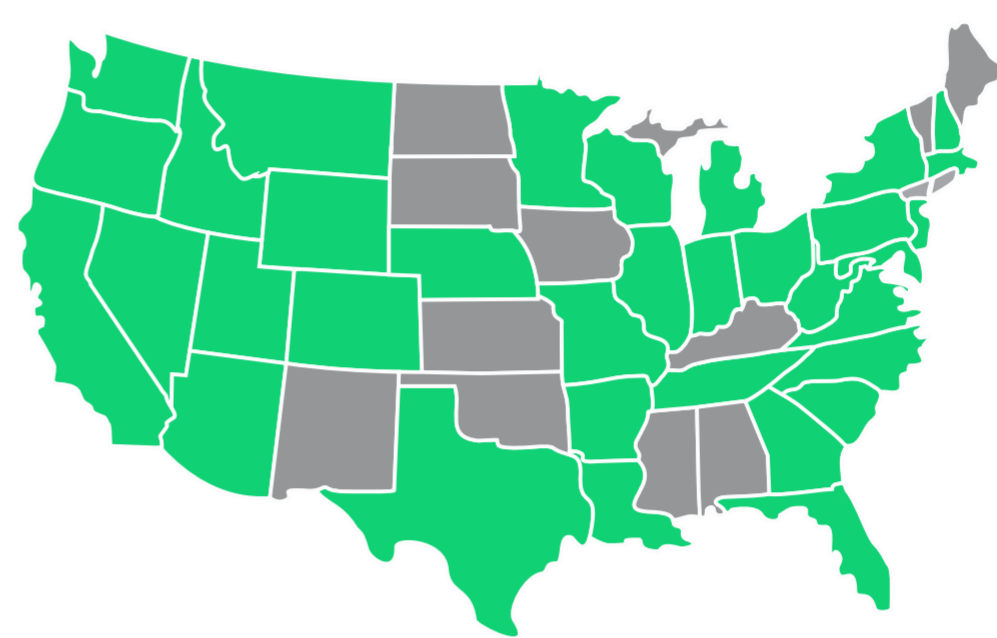
Most use one class, but 5% of customers use three or more.



12% of employers use ICHRA to offer health benefits to out-of-state employees, covering 23 states.

Nationwide adoption

PeopleKeep already has ICHRA customers in 38 states.



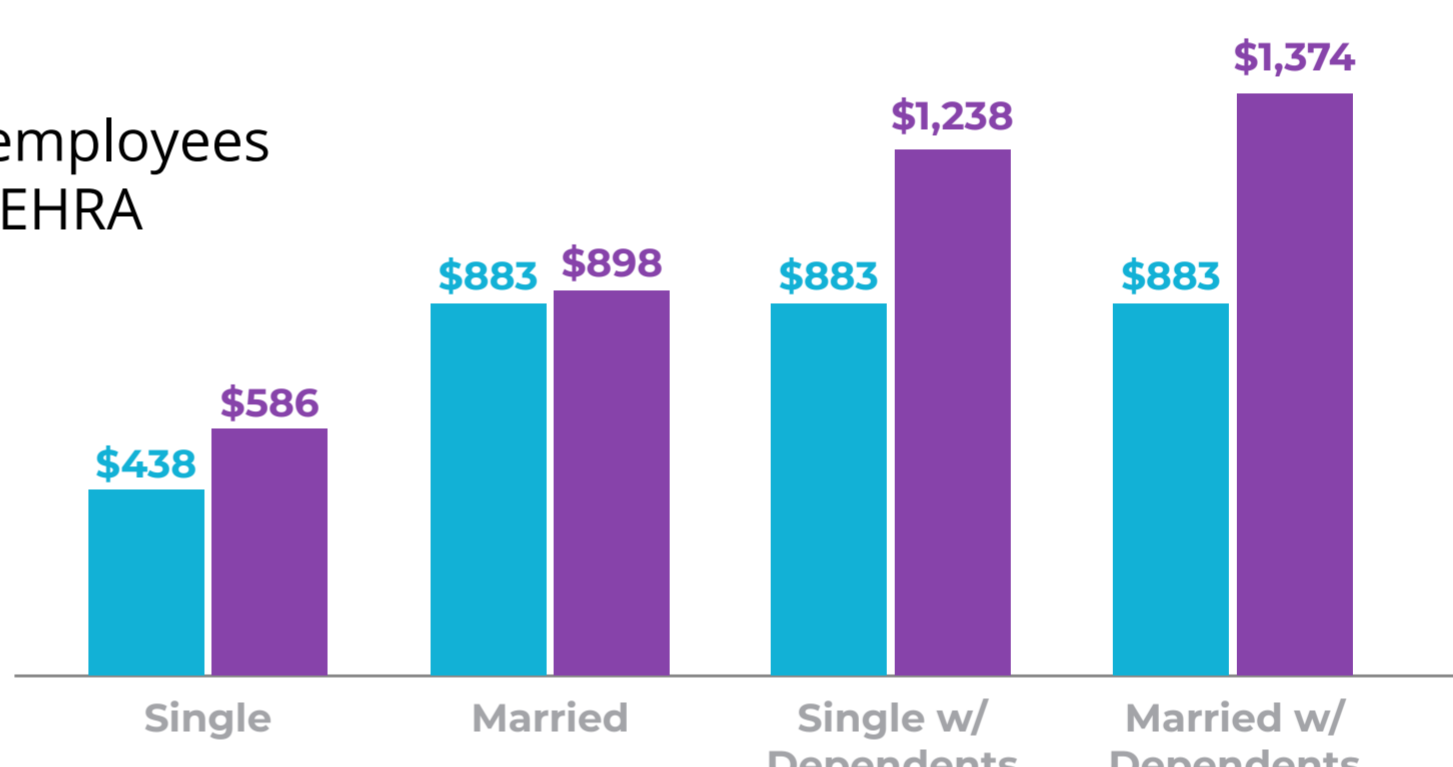
\$840.19

The overall average offered allowance

Employers are taking advantage of no allowance caps

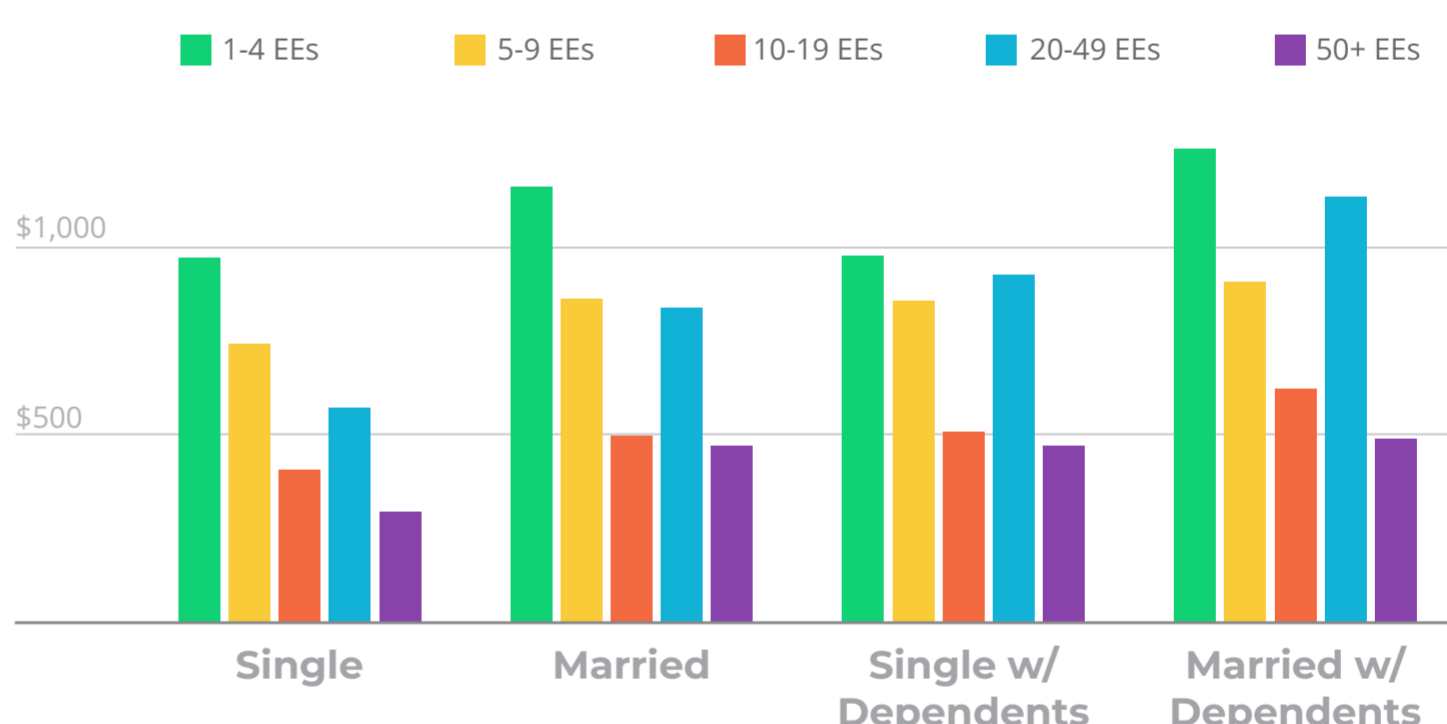
ICHRA customers are offering employees more in allowance than the QSEHRA allowance caps permit.

■ QSEHRA allowance caps in 2020
■ ICHRA average allowance



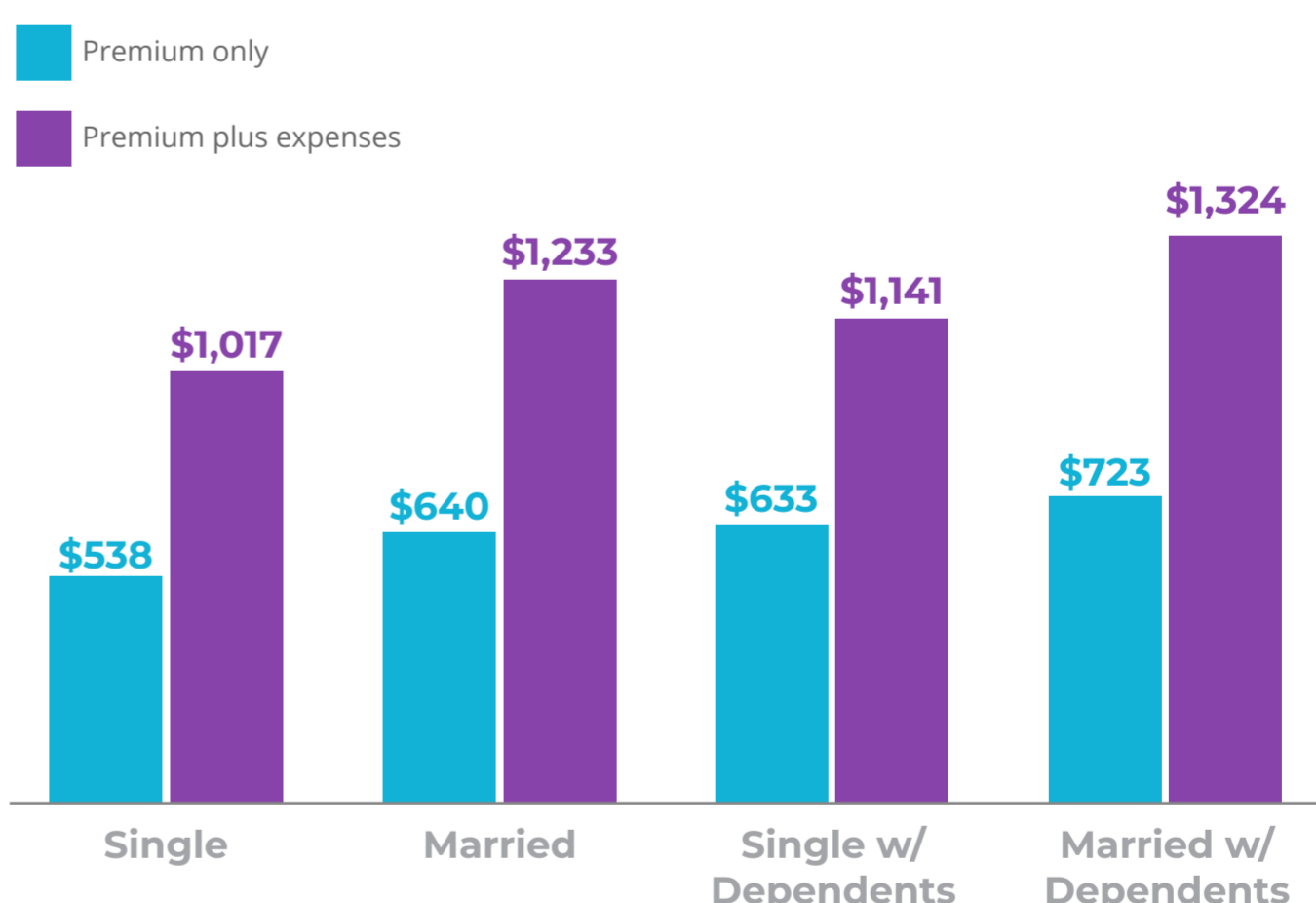
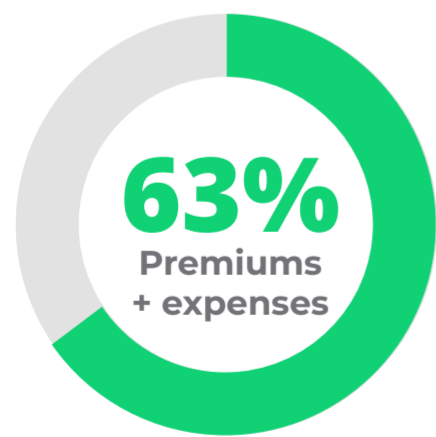
Company size and allowances

The larger the company, the lower the allowance. Organizations with 1 - 4 employees offered an average of 156% more in allowances than those with 50+ employees.



Allowed expenses

The majority of employers reimburse both premiums and out-of-pocket expenses. These employers also offer higher allowances.



5 most common non-premium expenses



Prescription drugs



Office visits



Dental care



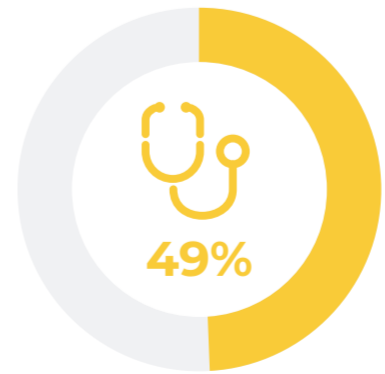
Chiropractic care



Psychiatric Therapy



of employees submitted a reimbursement for prescription drugs



of employees submitted a reimbursement for office visits

Most expensive expenses



\$4,478
Wheelchair and repairs



\$3,925
Hearing aids and batteries



PeopleKeep

Learn more at peoplekeep.com

For more details, see the The First 9 Months of ICHRA Report.

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