Implementation & Communication Guide

ICHRA Resource Library

WEEK 1–2

Setup & Design

Agreements signed, contribution model finalized, employee classes configured.

WEEK 3–4

Employee Education

Benafica counselors introduced. Email guides, short videos, and virtual sessions sent to your team.

WEEK 5–6

Open Enrollment

Employees choose their plans via the BEN360 portal or 1-on-1 with a licensed counselor.

DAY 60

Go Live

Coverage begins. Benafica pays premiums and supports your team from day one onward.

1 Implementation Overview

A typical ICHRA implementation follows four phases. Each phase has a clear focus and a defined set of responsibilities.

PHASE 1

Design & Alignment

- Finalize contribution strategy
- Define employee classes
- Align on timeline and responsibilities
- Prepare census, locations, and eligibility data

> What matters most: Clarity before communication begins

PHASE 2

Employee Education & Communication

- Introduce the change and explain why it's happening
- Provide structured education
- Deliver decision support

> What matters most: Clarity + repetition + access to help

PHASE 3

Enrollment & Execution

- Employees evaluate plan options
- One-on-one support provided
- Elections completed
- Premium payments initiated

What matters most: Guidance during decision-making

PHASE 4

Go Live & Ongoing Support

- Coverage begins
- Payments monitored
- Employee questions handled
- Employer visibility maintained

What matters most: Post-enrollment support

2 Communication Strategy

Format and channels:

- Email
- Short videos
- Electronic guides or flyers
- Text reminders where appropriate

Language and tone:

- Most employees are not familiar with insurance — use simple, clear language.
- Avoid acronyms and technical terms.
- Focus on practical decisions, not plan mechanics.

Message sequence:

- Start with why — why the company is making the change, what it means for employees.
- Then move to how — what to do, when to do it, and where to go for help.

3 Employee Education Framework

Four core topics employees need to understand:

- Why the company is making this change
- How the allowance works
- What they need to do during enrollment
- What happens after enrollment

> Keep communication clear and structured. Reinforce timing, deadlines, and next steps. Ensure consistency across all channels.

4 Enrollment Execution — Step by Step

1 Initial Access

Employees receive login instructions for the enrollment platform and create a username and password.

2 Profile Verification

Confirm personal information, update or add dependents, and review eligibility details.

3 Scheduling Support

Employees schedule time with a licensed counselor using a calendar based on their availability.

4 Plan Selection

Employees meet with a licensed counselor (phone or virtual) to review plan options, verify doctors and prescriptions, compare costs, and complete enrollment. Auto-payment is set up for premiums.

Watch out for:

- Delays in account setup or scheduling
- Missed appointments or confusion around deadlines
- Employees attempting to enroll without counselor support

5 Post-Enrollment & Go Live

What needs to be in place:

- Premium payment monitoring
- Issue resolution process
- Ongoing employee support
- Employer visibility into enrollment status, plan elections, and payment status

Watch out for:

- Payment issues not identified early
- Employees unsure where to go for help post-enrollment
- Lack of visibility into enrollment and payment status

Key Takeaways

- Communication and support drive implementation success.
- Employees need clear, structured education — not technical explanations.
- Enrollment is a guided process with employee ownership.
- Ongoing support and visibility are critical post-enrollment.