

# ICHRA 201: Beyond the Basics

## Expanding the Broker Toolkit, Without Disruption

**Presented By:**

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HEALTH

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Delivering personalized benefits to the modern workforce



## Slide 1

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- JM1**     [@Elizabeth E. Maxwell] [@Jacqui Ibbitson] This is the slide deck that we will use to present at the NABIP GA Convention. I think it can use a marketer's special eye and touch to make this layout look much better, so please, any and all edits or suggestions are welcome. Also, can we have a co-branded logo added to the first and last slides?  
Jenessa McKinney, 2026-05-19T18:23:21.835
- J11 0**    Hi [@Jenessa McKinney] when is this due? We should probably loop in Danielle on this as to make sure she'd okay with this content. Unless you've already done so? Is there a reason you're working off an off brand template? I have a logo lock up for Benefit Bay but want to be sure the PPT is where we need it to be first.  
Jacqui Ibbitson, 2026-05-19T18:34:05.849
- JM1 1**    Hi Yes, Danielle is in the loop and good to go on the content. The off-brand is due to NABIP's guidance- they requested that the presentation is "predominantly" unbranded. However, if we can change anything pertaining to color, etc so that aligns more visually with our brand, I think we should. The co-branded logo on the first and last slides should be withing guidelines as well.  
Jenessa McKinney, 2026-05-19T18:49:43.807
- J11 2**    Ok sounds good. No changes here. Added the lock up and will fix the photo. you're good to go  
Jacqui Ibbitson, 2026-05-19T18:54:25.794
- JM1 3**    Great. Thank you so much  
Jenessa McKinney, 2026-05-19T18:55:01.595
- J12**       Can you send a JPEG of her photo and we'll resize it correctly?  
Jacqui Ibbitson, 2026-05-19T18:37:25.362
- JM2 0**    Sure thing. Just sent it to you both via email  
Jenessa McKinney, 2026-05-19T18:52:42.543
- JM2 1**    And if the words and pictures need to be resituated so the slide comes off better visually, I certainly welcome your input/adjustments.  
Jenessa McKinney, 2026-05-19T18:54:06.806

# ICHRA Is Relevant, Even When Group Is Still Working

**“If group is still working for many clients, why should we even be talking about ICHRA?”**

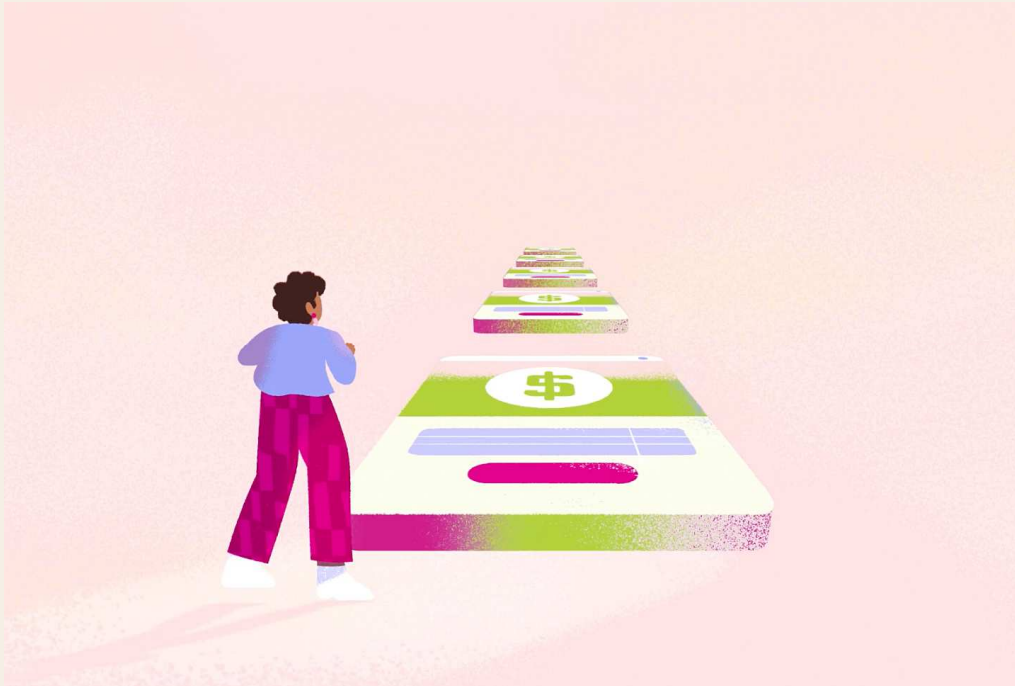


# Timing Is the Real Problem, Not the Concept

**“If ICHRA isn’t something I’m actively recommending, when should it be introduced?”**

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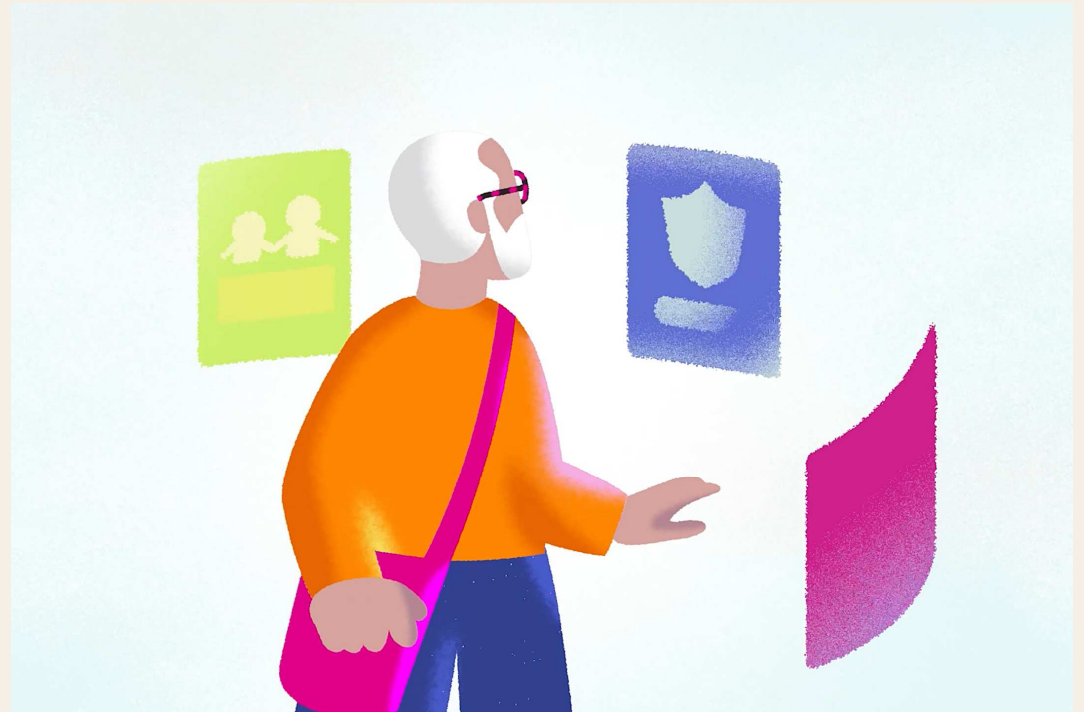
# Timing Should Follow Context, Not the Calendar: Renewal, Off-cycle, and Mid-Year Strategies



**“Isn’t ICHRA really only a  
renewal-driven conversation?”**

# Why Every Group Quote Should Be Compared to ICHRA Even When Group Clearly Wins

**“Why compare ICHRA to group if group is clearly going to win the quote?”**



# **A Repeatable Quoting Mindset Preserves Broker Control:**

## **From Replacement Thinking to Readiness Thinking**

**“What’s the real mindset shift brokers need to make here?”**

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# More Than Just a Topic About ICHRA Adoption – This is About Broker Relevance and Retention

**“Is this about ICHRA — or this about broker relevance?”**



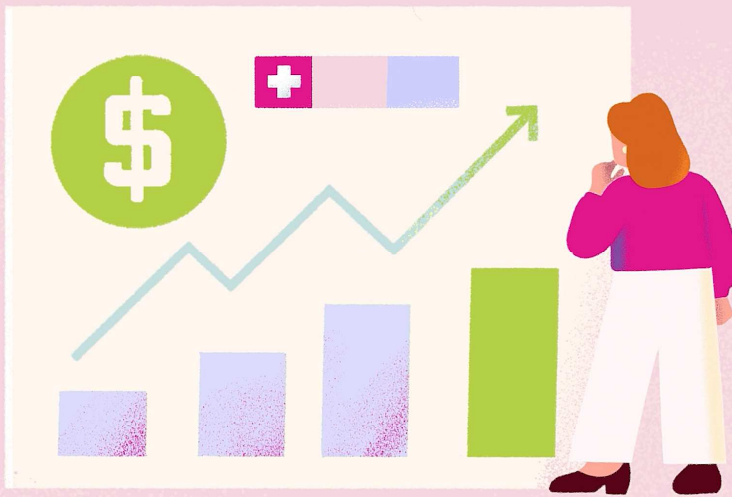
# The Hidden Risk of Staying Group-Only:

## Why Optionality Matters for Broker Relevance

**"What happens to brokers who only offer one solution when  
the market – or their clients – demand more?"**

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# Early Warning Signs Brokers Can't Ignore: When Group Sustainability Quietly Starts to Strain



**“At what point should a broker start to worry that a group plan may not be sustainable?”**

**Group Isn't Broken...Until It Is:**

# **Why Waiting for a Renewal Crisis is a Costly Strategy**

**“Why does introducing ICHRA outside of renewal cycles  
give employers more space to evaluate it thoughtfully?”**

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# The Benefit of Rethinking ICHRA

**"What's riskier: trying something new with ICHRA, or explaining to a client why you haven't told them about it?"**



# Final Takeaway

**“What should brokers take away from this session?”**

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