



Let's talk about ICHRA

¹ Source: Enterprise Actuarial Rate Filings as of 6/22/2023; For plan years 2021-2023, HealthCare.gov, Rate Review subdomain. Results from searching ACA-compliant products for Montana in the Individual market for BCBSMT on Nov. 1. For plan years 2019-2020, data supplied by internal actuarial team. Rate change percentages are an average from all BCBSMT qualified health plans in the individual ACA market.

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What is ICHRA?

ICHRA stands for Individual Coverage Health Reimbursement Arrangement

ICHRAs allow employers to set a contribution that works within a business's budget. Employees shop and enroll in an individual health plan that best fits their needs. ICHRA work alongside a group plan (offered to employees in a different class). An employer of any size may offer an ICHRA.

ICHRA Benefits Everyone



Employer

- Savings and cost control, set a budget and keep any unclaimed reimbursements
- Avoid unexpectedly higher cost at renewal
- No participation requirement; covers all employee classes, even part-time and seasonal



Employee

- Quality coverage: ACA compliant and HSA-compatible plans across carriers and tiers
- Choose the level of coverage that meets the employee's needs



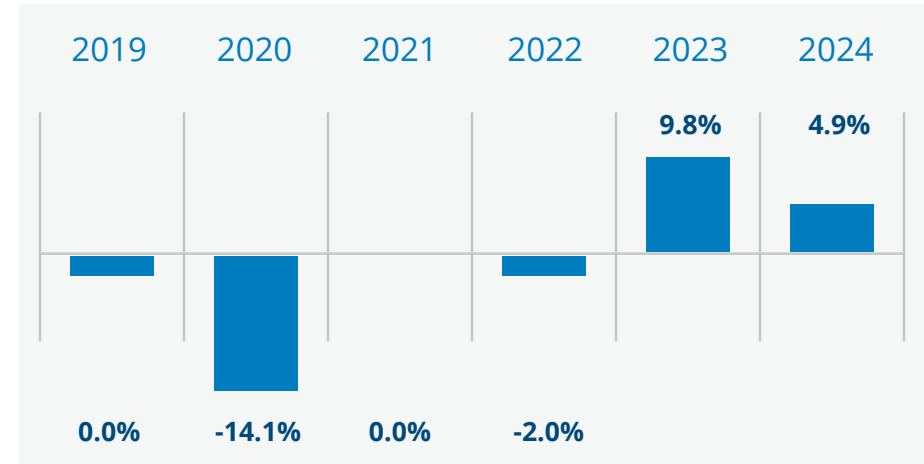
Producer

- Retain or attract employer groups by offering an additional solution for employer group health needs
- Remain Producer of Record on the individual health plans and/or receive referral fee

Why choose us?

Dependable, Personable, and Experienced

Blue Cross and Blue Shield of Montana rates have remained stable over the last 6 years¹ with an average increase of -0.2%.



Blue Cross and Blue Shield of Montana is proud to be the only carrier that has offered multiple qualified health plans **in every county across Montana for 11 years** of ACA open enrollment.



With **more than 80 years of history**, BCBSMT has been part of the **Health Insurance Marketplace** since the beginning. But that doesn't mean we're standing still. BCBSMT continues to expand plan options and networks to serve our members. We work hard to keep our rates low and provide high-level service. Over the past five years, BCBSMT has more than doubled the number of plans offered and lowered rates.



Blue Cross and Blue Shield of Montana members have **access to BlueCard® coverage** and **Blue365® discounts**.