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2026 ICHRA PART 1: BROKERS AND EMPLOYERS STUDY

ICHRA's Explosive Growth Hasn't Happened …Yet. That May be a Good Thing for Current Group Brokers.

George Dippel, President of Deft Research

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Across various lines of insurance business there exist adjacent products that are so complimentary in nature that it behooves sales professionals to be prepared to position either of them depending on the specific needs of their clients. In the Medicare space, there may be agents who mostly specialize in Medicare Supplement or Medicare Advantage, but well-rounded Medicare professionals are positioned to put their client into whichever product class is best for them, not whatever might be their "go-to." An agent who primarily sells Medicare Advantage still needs to be prepared to sell Medicare Supplement now that Medicare Advantage is receding from more rural counties and working through unprecedented disruption.

And agents who primarily sell MedSupp need to be prepared to dabble in MA as well, as not all potential clients can afford the hefty premiums that typically come with MedSupp. For the rounded-out Medicare sales professional, making sure that both MA and MedSupp are "in their bag" is no different than making sure that both the peanut butter and the jelly are between the two slices of bread.

That may be the case in Medicare today with most professionals, but that's not necessarily the case in the under 65 insurance space. Nor is it the case across all segments of the agent/broker population that service the under 65 market.

The table to the right shows a negative correlation between agents who sell Individual and Family plans (ACA plans) and those who also sell ICHRA: -0.17. That means that it is more unlikely than not that a typical IFP agent today has ICHRA "in their bag." But when examining current brokers selling traditional group, we see a positive correlation in the likelihood that they also sell ICHRA: .27.

CORRELATIONS BETWEEN PRODUCTS BROKERS SELL

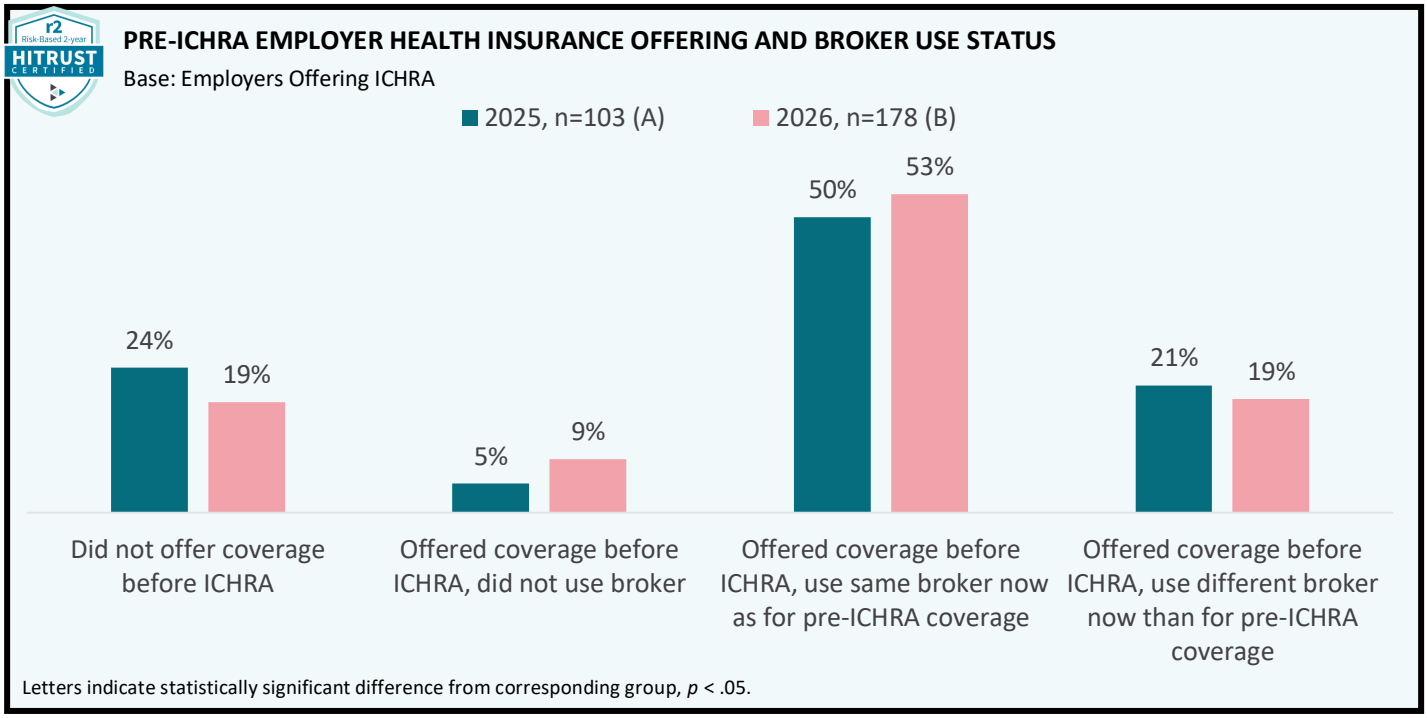
Base: Brokers, n=230

Product	Traditional Group	Medicare	IFP	STLD
Medicare	-0.13			
IFP	-0.06	0.56		
STLD	0.01	0.39	0.51	
ICHRA	**0.27**	-0.07	-0.17	-0.05

ACA agents are not really selling ICHRA …yet.

Traditional group brokers are, but just to a small degree.

As seen in the lukewarm correlation numbers above, not all traditional group brokers are head-over-heels about selling ICHRA. Although Deft's 2026 ICHRA Part I: Brokers and Employers Study shows that nearly 4 in 10 brokers believe that ICHRA is an essential strategy for employers who offer health insurance, many are fearful that the relatively novel concept will eat into their earning potential and lead to exponentially more work. This can sometimes leave brokers to be more reactive in discussing ICHRA than proactive. And that reactive nature will eventually open the door to ACA agents making a play for their turf.



As seen on the chart above, 53% of employers who moved from group to ICHRA last year employed the same broker that serviced them in group to help with the transition to the ACA via ICHRA. However, about one in five employers who made that same switch to ICHRA needed to replace their old broker with a new one in order to make that happen. For whatever reason—their current group broker downplayed ICHRA too much, didn't bring it up proactively, or didn't appear expert at it—these employers moved their business from their current broker and gave it to a new one: a broker who was evidently proactive about ICHRA, supportive of the concept, and likely an expert in its inner workings.

As the ACA market works through the end of the enhanced Advance Premium Tax Credits era, and as ACA agents have a notably smaller market to go after, many will continue on with the ACA by adding ICHRA to their toolkit. When they do, expect them to likely start prospecting small groups who provide no coverage today as their point of market entry. And once they get the lay of the land in the under 50 market, expect them to set their sights on even larger prizes. Watch out ICHRA-reluctant brokers: ACA agents will soon be coming for your business.

Did you enjoy this Single Insight Point (SIP) from the 2026 ICHRA Study Part I: Brokers and Employers Study? Are you ready to move from just a SIP to a whole gulp? If so, you may want to unlock all the insights from the study to learn how both stakeholders see the imminent path forward for ICHRA.

Deft's 2026 ICHRA Study Part I: Brokers and Employers Study is a comprehensive assessment of how producers and benefit decision-makers at firms feel about the current landscape of employer-sponsored insurance. The study examines the degree to which both parties feel comfortable with the path of the ACA against a backdrop of massive 2026 premium increases, what areas give them the most concern, and what parts of the transition to ICHRA hold the most promise.

Armed with the insights from the 2026 ICHRA Study Part I: Brokers and Employers Study, carriers, consultants, and TPAs alike will be better positioned to win as the current commercial group industry begins the process of individualization. For more information on the rest of the report, please contact your Deft Research Client Services associate or email info@deftresearch.com.

Don't miss these offerings related to the 2026 ICHRA Study Part I: Brokers and Employers Study:

- **ICHRA Study Part II: Employees** chronicles how employees managed through cost increases, the impact on them, and how it compares to employees in traditional group coverage who may have faced less dramatic premium increases.
- **BONUS: How the U.S. Consumer Selects a Provider and Health System Study** is the first-of-its-kind study, we look across the broad U.S. healthcare consumer landscape.
- **Individual and Family Plan Member Experience Study** identifies the experiences that either inflate or depress loyalty so that carriers can be more informed on how to hold onto their ACA members.

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Keep the insights coming all year with our syndicated studies.

The **2026 Senior Market Insights Service** includes the following studies:

- **National Medicare Health Segmentation Study** illuminates health segments within the senior population so organizations can best serve their unique needs.
- **National Supplemental Benefit Conjoint and Ancillary Products Study** helps you design the most attractive supplemental options while balancing costs and gauging interest in ancillary products. Select from one or both of the following:
    - *Medicare Advantage Version*: focuses on traditional supplemental benefits
    - *MedSupp/OMO Version*: focuses on the Dental/Vision/Hearing bundle
- **Medicare Shopping and Switching Study** examines senior consumerism during the AEP and highlights what made members venture to new products.
- **Influences of Part D in MAPD and Standalone Coverage Study** explores how the tiered placement of specific, common medications influences MAPD and Part D consumerism.
- **SNP (C-SNP and D-SNP) Acquisition Study** provides insights into the rapidly growing segment of seniors with Medicaid eligibility (D-SNP or otherwise), examining how they shop and consider new coverage.
- **Medicare Member Onboarding and Management Study** explains how to update existing members and onboard new ones after the AEP. It also highlights what worked well in member services and education, and where improvements are needed for the next year.
- **Medicare Age-In Study** identifies strategies to boost acquisition and reduce early retention risk, while analyzing trends in self-insurance and recommending ancillary products for those not interested in MA or unable to afford MedSupp.
- **SNP (C-SNP and D-SNP) Experience Study** provides carriers and agencies with a blueprint to best serve dual eligibles and/or those with specific demanding health conditions.
- **AEP Gut Check Study** is a "must have" for carriers, agencies, and consultants. It assesses the pain points, service failures, and plan experiences that carriers and agents must address as we near the AEP.
- **BONUS: How the U.S. Consumer Selects a Provider and Health System Study** is the first-of-its-kind study, we look across the broad U.S. healthcare consumer landscape.
- **Medicare Digital Tools Study** gives an in-depth look at how seniors shop online, navigate health insurance and healthcare, and whether they find the amount of information online to be overwhelming.
- **Medicare Member Experience Study** shows what causes attrition, switching intention, and lower CAHPS scores, helping carriers to better engineer member communications and customer service for higher scores.
- **MAPD + PDP Disruption Tool** provides detailed market summaries of benefit changes from the national to the county level, helping you anticipate shifts in 2026 enrollment.
- **Custom Research** can help you answer the tough questions facing your organization about your member experience (and those of your competitors) as you prepare for 2027.



Our **2026 Commercial Market Insights Service** studies for the Individual Under 65 Market include:

- **National ACA On and Off Exchange Benefit Design Conjoint Study** shows the premium-based tradeoffs that under-65 beneficiaries will make in the subsidized/on-exchange market as well as the non-subsidized/off-exchange market.
- **Individual and Family Plan Shopping and Switching Study** examines the traditional OEP enrollment period, the channels that best connected with consumers, and how these individuals chose to enroll.
- **ICHRA Study Part I: Brokers and Employers** examines two of the three stakeholders who will decide ICHRA's trajectory in the near term: employers looking to untangle health insurance from employment and brokers who will (or will not) facilitate that transition.
- **ICHRA Study Part II: Employees** chronicles how employees managed through cost increases, the impact on them, and how it compares to employees in traditional group coverage who may have faced less dramatic premium increases.
- **BONUS: How the U.S. Consumer Selects a Provider and Health System Study** is the first-of-its-kind study, we look across the broad U.S. healthcare consumer landscape.
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