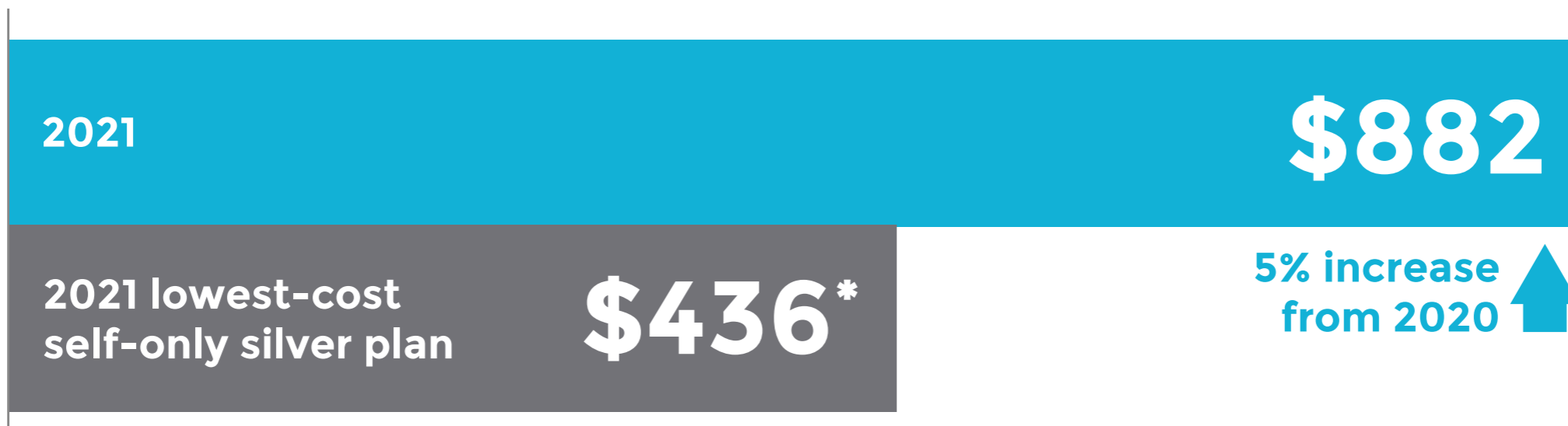


# 2021 ICHRA Report

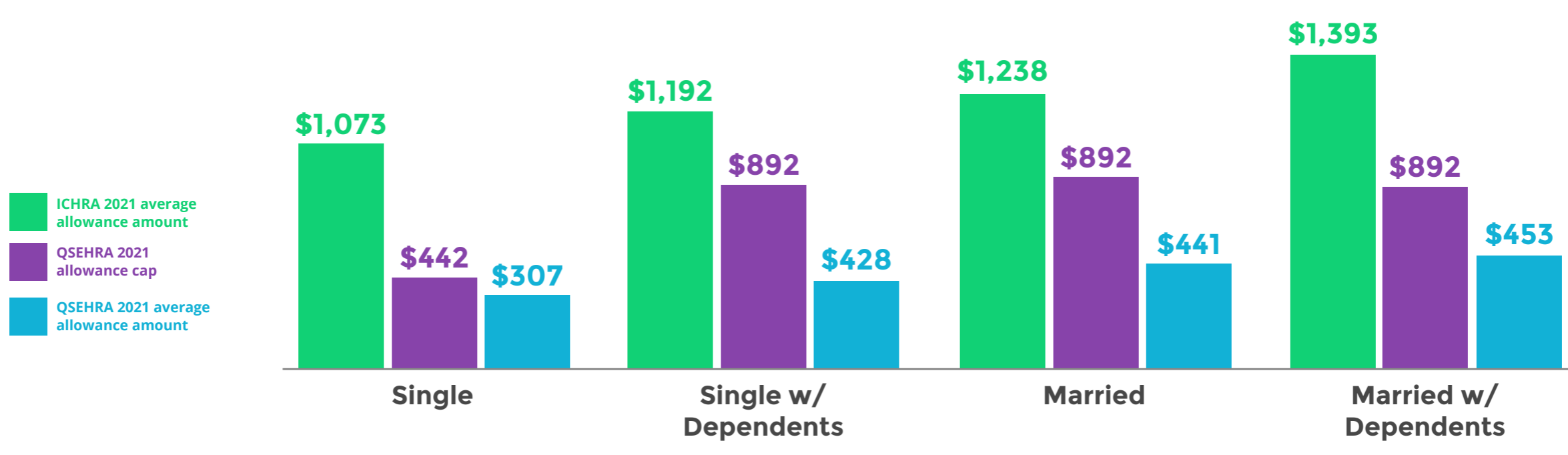
How PeopleKeep customers are using the health benefit

## Overall national average allowance



## ICHRA average allowance by family status vs. QSEHRA allowances

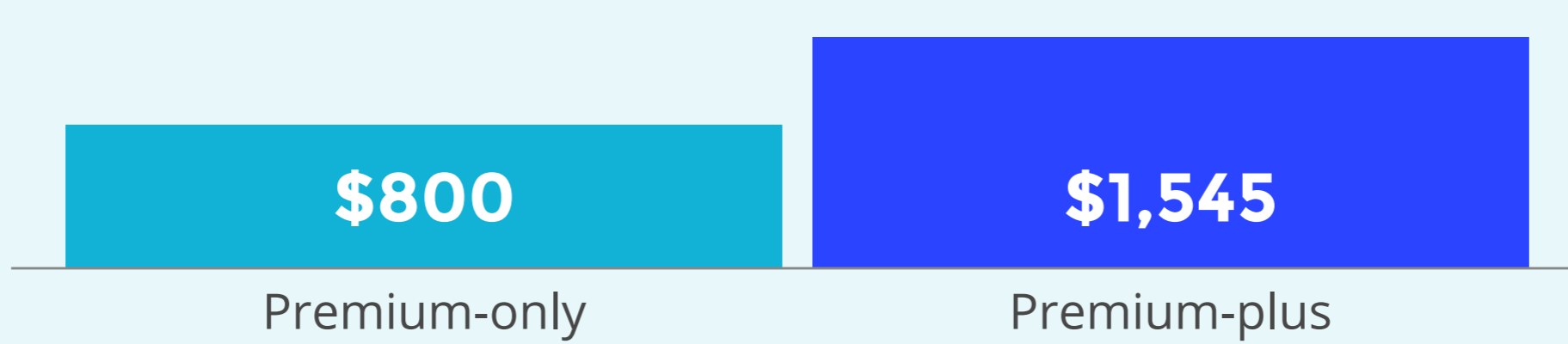
Employers with an ICHRA are able to offer more—and do—than with a QSEHRA.



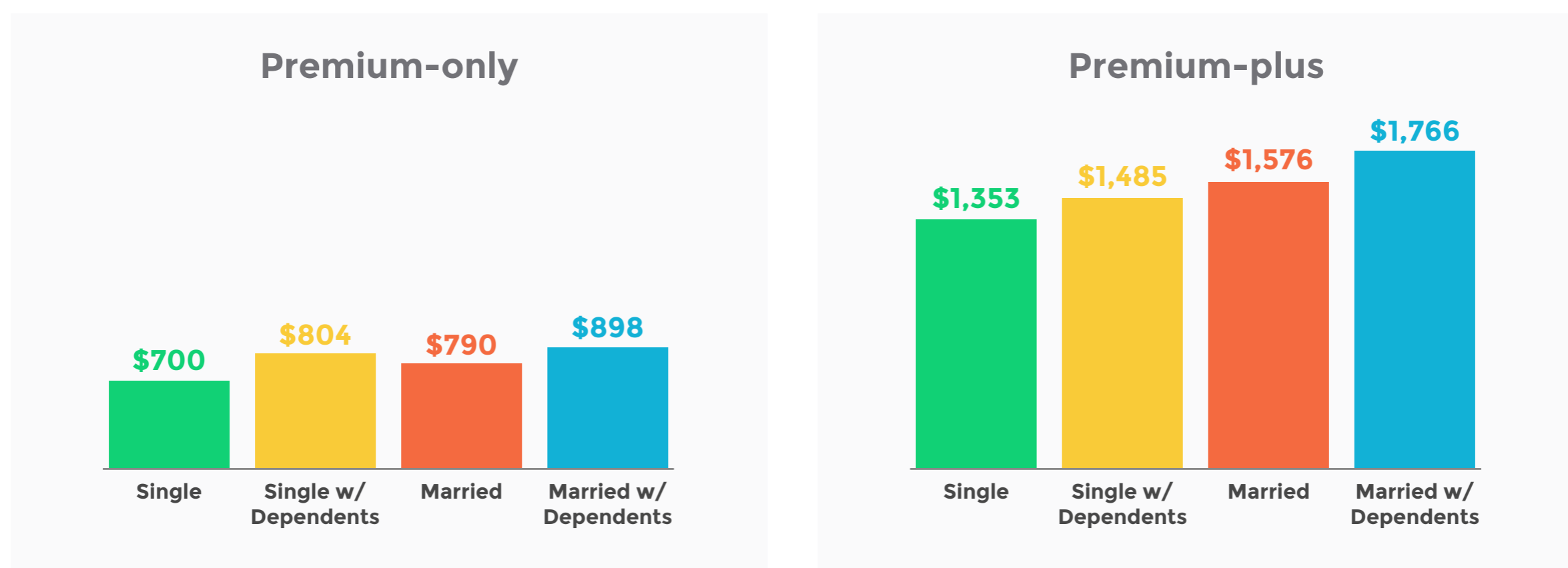
## ICHRA premium-only vs. premium-plus

On average, employers with a premium-plus account offer **93% more** than employers with a premium-only account.

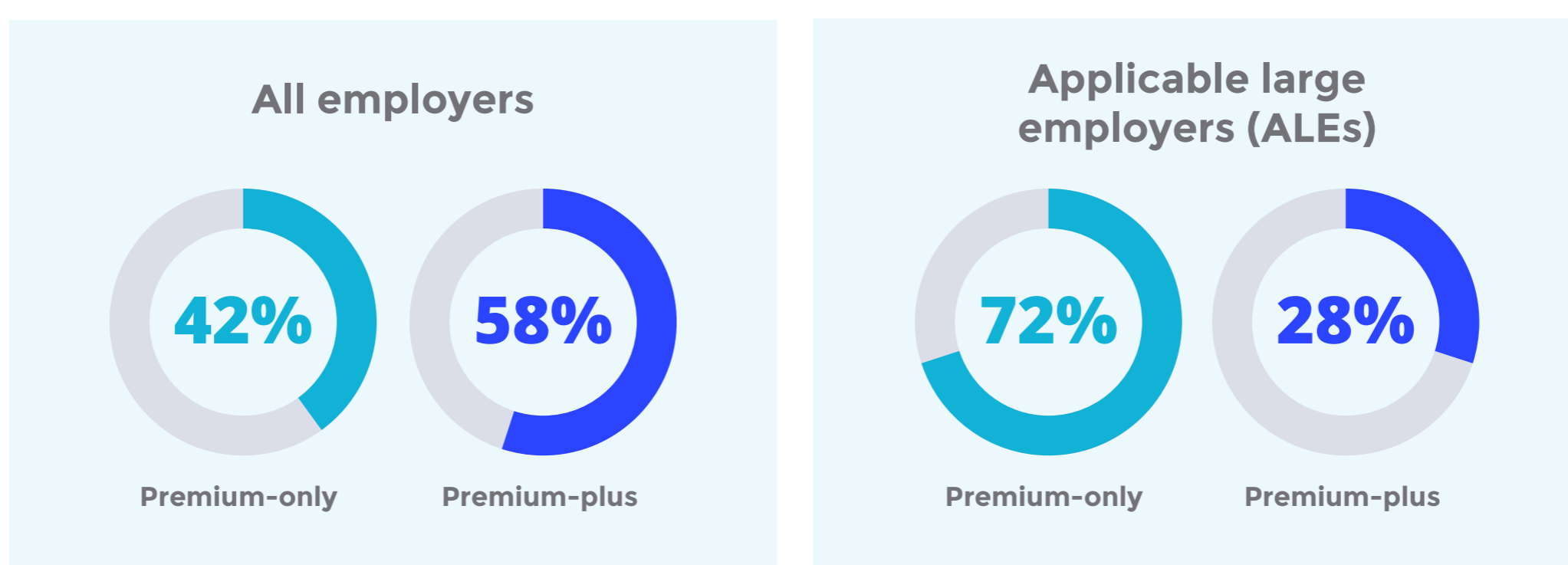
### National average allowance



## Average allowance by family status



## Number of employers offering premium-only vs. premium-plus



## Most popular classes



1. All employees
2. Full-time
3. Full-time salaried
4. Salaried
5. Part-time

## Number of classes



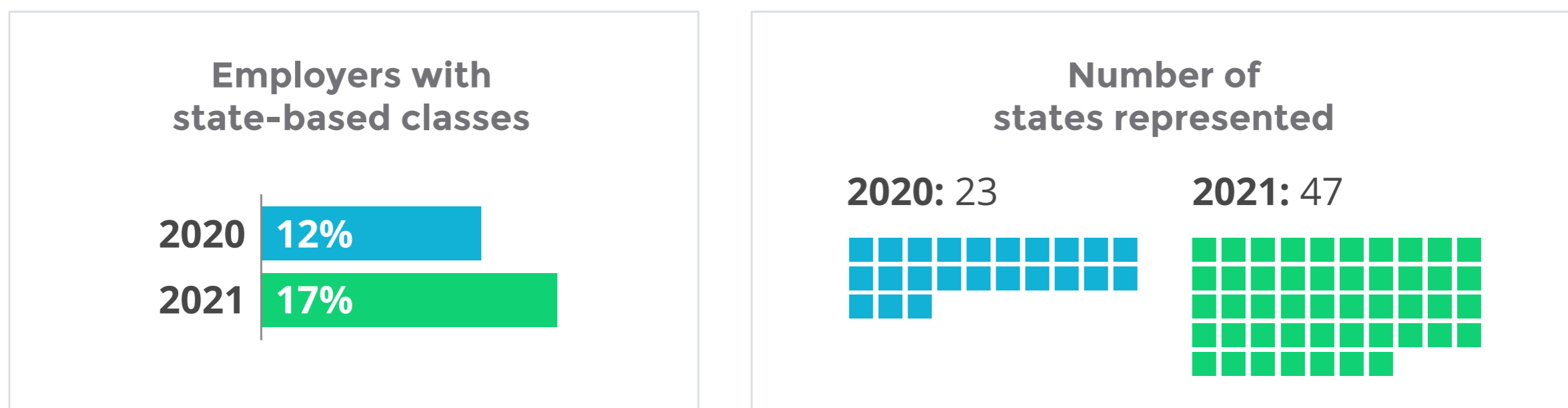
## ALEs use classes differently than smaller employers



**14% of ALEs** also offer a traditional group health plan to other classes of employees while offering an ICHRA.

## State-based classes

More employers are utilizing state-based classes, and more states are being represented than ever before.



## Office visits and prescription drugs are the most common out-of-pocket expenses submitted by employees

