



# ICHRA Implementation Timeline



## Broker, employer, and account manager

### 60 days to effective date

#### Sales, account manager, and broker handoff call

- Confirm status of contribution strategy
- Review client expectations, enrollment culture, broker players, and special considerations
- Discuss client's timeline for kickoff and open enrollment
- Determine who will transmit the roster

### 45 days to effective date

#### Implement ICHRA with employer

- Welcome call with the client team
- Review application and enrollment experience by state; review binder payments
- Determine expectations for access to reporting during open enrollment
- Complete employee notification packet and determine distribution method
- Employer completes the qualifying event document template
- Employer provides the roster, and the account manager loads it into Gravie's system.

### 30 days to effective date

#### Kickoff meeting with employees

- Review OE dates, set expectations for applications, enrollments, and payments

## Employees, Gravie, and carrier

### 30 days to effective date

#### Open enrollment period

- Employees enroll in the HRA on Gravie's platform
- Employees work with Gravie Care to select a medical plan and complete their application
- Employer reviews enrollment reports sent by their Gravie account manager

### 15-0 days to effective date

#### Gravie and the carrier process payments

- Gravie invoices the employer
- Gravie sends funds to the carrier/member
- Employee/carrier apply funds towards the premium