



OPEN ENROLLMENT 2025-2026

## Gravie ICHRA Enhancements

We're excited to share a preview of the improvements coming to the Gravie ICHRA™ experience. These changes are designed to improve how members, employers, and brokers engage with and manage ICHRA. All enhancements will be live before November 1, 2025, ahead of Open Enrollment.



### Product Enhancements

#### New Tools and Features to Power Better Decisions

##### Window Shopping Tool

A no-login browsing tool makes it easier for prospective groups and employees to explore individual market plans, check provider networks, and evaluate prescription coverage. This helps them feel confident in their ICHRA options before enrolling.

*Available to the public with 2025 data in August. 2026 data will follow before November 1.*

#### More Visibility, Fewer Surprises

##### Expanded Broker and Employer Reporting

New onboarding and operational reports in the Gravie portal offer greater transparency into enrollment activity and premium transactions. This helps brokers and employers provide proactive support to employees throughout Open Enrollment.

##### Smarter Employer and Broker Invoicing

Invoices are clearer and more accurate with consolidated subgroup billing, detailed breakdowns of administrative fees, and simplified FMF statements. In-portal group-level invoice and payroll reporting provide a more complete and actionable financial view.

#### Stronger Controls and Seamless Operations

##### Tighter Payment Controls

Improved payment logic helps prevent duplicate or premature payments and automatically flags unexpected charges. This ensures more reliable coverage and cleaner fund flow.

##### Improved Member Experience

A refreshed My Benefits Dashboard, clearer plan guidance, and smarter safeguards for early enrollment help reduce confusion and increase successful enrollments. Members can now waive coverage directly in the portal, with waiver data reflected in employer reports.

##### New Easy Enroll Partnerships

Some of our new Easy Enroll carriers for this year's Open Enrollment include BlueCross BlueShield of South Carolina, BlueChoice HealthPlan, and more.

## Financial Operations Improvements

These updates focus on improving financial accuracy, resolution timelines, and transparency. Employers can expect a more predictable and efficient funding experience.

### Enrolled outside the Gravie platform?

- More accurate predictions of funding needs
- Reduced FMF surplus, leading to fewer overcharges to employers

### Enhanced Payment Tracking and Resolution

- Failed payments identified via automated reporting and quickly resolved
- Faster issue detection minimizes employer and employee impact

### Stronger Financial Controls

- Incorrect payments are proactively blocked
- Improved payment authorization processes ensure accuracy before payments are approved

### Improved Carrier Collaboration

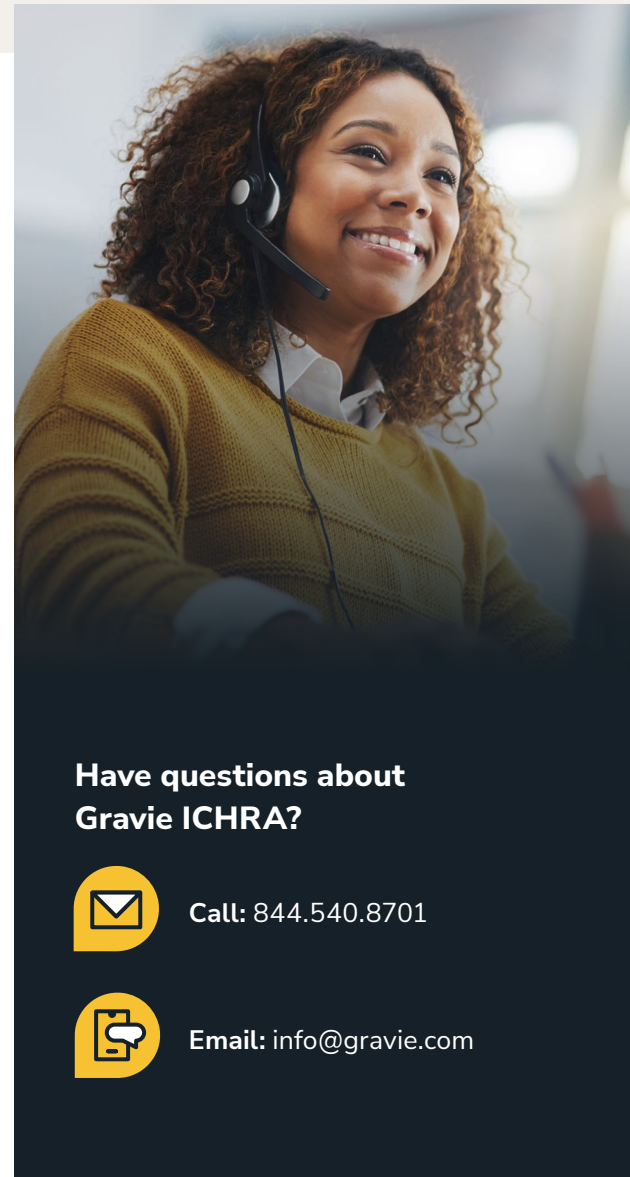
- Stronger relationships with key carriers
- Faster resolution of financial escalations affecting invoicing and coverage

### Self-Service Transparency

- All financial documents (invoices, reports, statements) are available directly in the employer portal

### What This Will Mean for Employers in 2026

- Lower FMF overage invoiced due to better prediction and prevention
- Faster resolution of payment issues or discrepancies
- Clearer visibility into charges and their explanations



### Have questions about Gravie ICHRA?



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