

# You've Selected a Self-Enroll Plan — Now What?

Self-Enroll plans are an option if you want or need access to health plans not available through Easy Enroll. While they involve a few more steps — like finishing enrollment with your carrier directly, submitting documents, and setting up autopay — Gravie Care is here to support you when you need it.

## What to Expect After Selecting a Self-Enroll Plan.

If you choose a Self-Enroll plan through Gravie, you'll complete your health insurance enrollment **directly with the insurance carrier** instead of through Gravie's platform. This gives you more flexibility to choose any plan that meets ICHRA requirements, but it also means you'll handle a few setup steps yourself.

## 1 Review Gravie's Self-Enroll Checklist

After you check out, you'll receive:

- A **Self-Enroll Checklist** from Gravie with a link to your carrier's website.
- An **Action Required** email from Gravie (no-reply@notices.gravie.com) reminding you to:
  - Complete enrollment directly with your carrier.
  - Pay your **binder payment** (your first month's premium, which confirms your enrollment).
  - Set up **autopay** for future payments
  - Upload **proof of coverage** to Gravie

In the event that **you currently have an individual health plan** and are **either** changing insurance carriers **or** keeping the same carrier but switching from a plan purchased through the Exchange to one purchased **directly from the carrier, you'll want to term your current coverage as of 12/31/25** to avoid being charged for two plans.

## 2 Complete Your Carrier Application

Go to your carrier's website or call them to complete your enrollment. You'll typically need to provide:

- Personal and dependent details
- Your effective date
- Proof of eligibility

**Important:** Each carrier's process and application deadlines vary. Be sure to follow their instructions carefully and complete all required steps before their deadline to ensure your coverage is activated on time. It's always a good idea to double-check your application before submitting. Confirm details like your name, birthdate, dependents, and effective date. Even small errors can slow down a carrier's ability to confirm your application, and we want your enrollment to be as smooth as possible!

### 3 Make Your First Payment (“Binder Payment”)

Before your coverage starts, your carrier will require your first month's premium payment (aka “binder payment”). You'll pay the carrier directly — online or over the phone — using your **Gravie Virtual Funds Account (VFA)**. You can find your VFA details in your Gravie member account at [member.gravie.com](https://member.gravie.com).

As a reminder, when you enrolled in your ICHRA, Gravie created a virtual bank account (your VFA) to make premium payments directly to your carrier. Your employer funds this account each month so your premiums can be paid automatically.

Do not make payments from your personal bank account unless you're on a Medicare plan or Gravie Care has advised you otherwise. If you're unsure, send a secure message to Gravie Care at [member.gravie.com/contact](https://member.gravie.com/contact) or give our Gravie Care team a call at **800.501.2920**.

**Important:** *Payment deadlines vary by carrier, so be sure you know yours. To activate your coverage on your desired effective date, your binder payment must be completed before your carrier's payment deadline.*

*Once paid, the carrier will activate your coverage for your effective date and send your **member ID card(s)**.*

### 4 Set Up Recurring Payments

To keep your coverage active, you'll need to set up automatic monthly payments with your carrier using your Gravie VFA.

Please remember not to make payments from your personal bank account unless you're on a Medicare plan or Gravie Care has advised you otherwise.

Depending on your carrier, you'll follow one of these two processes:

- **Scenario 1:** Set up autopay during your application — enter your Gravie ICHRA VFA details as you enroll.
- **Scenario 2:** Set up autopay after submitting your application but before your carrier's payment deadline.

### 5 Manage Your Account Directly with the Carrier

Once enrolled, use your carrier's member portal for most day-to-day needs — checking your application status, viewing claims, updating billing details, or managing dependents.

Gravie doesn't have direct access to your carrier account, but we're always here to help if you have questions or receive confusing communications from your carrier.

### 6 Upload Proof of Enrollment to Gravie

This final step confirms your enrollment and ensures your employer's ICHRA funds are released to pay your premiums.

Upload your proof of coverage (policy confirmation or invoice from your carrier) in your Gravie member account. It should show:

- Policy name
- Premium amount
- Dependents covered
- Policy start date

**Without this documentation, Gravie will not be able to process your ongoing premium payments after the first month.**

## After Enrollment: Double-Check Your Coverage

Once enrolled, confirm with your carrier that:

- Your effective date is correct
- Autopay is active
- The correct payment account information is on file – your Gravie VFA

Occasionally, small errors can occur during setup. Gravie or your carrier may reach out if an issue is identified — for example, if a payment hasn't gone through or proof of coverage hasn't been uploaded.



### Need Assistance?

Gravie Care advisors are here to help — from reviewing plan options and verifying network coverage to understanding your premium payment billing statements.

Call Gravie Care's ICHRA advisors at **800.501.2920**, or send a secure message anytime through your Gravie member account at [member.gravie.com/contact](https://member.gravie.com/contact).

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When you call, you'll connect with a **Gravie Care ICHRA Advisor** who can guide you through any part of your ICHRA journey.

While any plan you select with your ICHRA benefit is your **individual health insurance policy** (meaning you're the policy owner), Gravie's goal is to make the process simple. We'll handle everything we're allowed to and guide you through steps that require your action.

Gravie's on a mission to make health benefits better — simpler, smarter, and more human — for employers and the people who power them. We look forward to supporting you on your health benefits journey.