gravie

GRAVIE ICHRA™

GravieIQ™

PortfolioIQ and GeographyIQ: Employer and market fit at a glance

GravieIQ is Gravie's ICHRA intelligence platform. It turns market, carrier, and employer data into clear, decision-ready answers for one core question: where will an ICHRA work, and for whom? Two tools anchor that answer. PortfolioIQ evaluates the employer. GeographyIQ evaluates the market.

Why GravieIQ?

GravieIQ exists to move ICHRA qualification to the front of the process. Instead of pursuing an opportunity for weeks before discovering whether an ICHRA can actually work, industry professionals can enter a few simple search terms, an employer name, a ZIP code, a prospect list, and identify ideal ICHRA candidates up front, in minutes. The platform does the analytical heavy lifting behind the scenes so that brokers, advisors, and sales teams can focus their effort where the data says an ICHRA will succeed.

PortfolioIQ:

Which employers are a strong ICHRA fit?

PortfolioIQ scores any employer, or an entire book of business, on ICHRA fit. Each employer receives a 0 to 100 score generated by a statistical model trained on more than 5,300 real deal outcomes, so the score reflects how similar employers have actually behaved, not a rule of thumb.

- **How it scores:** The model weighs five signals that historically predict ICHRA adoption, including employer size, industry, and market conditions.
- **Single or batch:** Run a single employer for a quick read, or upload a full prospect list for batch scoring and ranked results.
- **Built-in enrichment:** Employer records are automatically enriched with public Form 5500 filing data, adding plan and funding context without manual research.
- **Grounded in outcomes:** Scores are calibrated against a real-world baseline win rate, so a high score signals a genuinely above-average opportunity.

The result: sales and account teams spend their time on the employers most likely to say yes.

Request access by emailing
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GeographyIQ:

Where does an ICHRA work best?

An ICHRA succeeds or fails at the ZIP code level, because that is where individual market plans, prices, and networks are set. GeographyIQ measures market favorability for any ZIP code in the country.

- **Five-signal favorability:** Each ZIP is assessed across five weighted signals covering plan availability, affordability, carrier presence, and enrollment dynamics.
- **Live plan quoting:** See actual individual market plans and premiums available in a given area, not estimates.
- **Carrier and enrollment context:** Carrier footprint and enrollment data show who competes in each market and how deep the options run.

The result: your teams focus on the markets most likely to deliver for their clients.

Better together

PortfolioIQ tells you which employer to pursue. GeographyIQ tells you whether the markets where their people live can deliver. Used together, they replace guesswork with a repeatable, evidence-based way to qualify ICHRA opportunities in minutes.