



Individual Coverage HRA (ICHRA)

Rising premium costs, sudden economic downturn and unpredictable healthcare expenses make it challenging for employers to find affordable, flexible and scalable options to provide healthcare coverage for their employees.

In a world of providing benefit solutions, this means you have to get creative as you look to meet both the changing needs of your customers and prospects, while continuing to grow your business

Luckily, when you partner with MMA, you can easily provide the array of solutions your employers need (especially those struggling) by simply adding an ICHRA offering to your product lineup.

What is an ICHRA?

An ICHRA (Individual Coverage HRA) allows all businesses, regardless of size, to reimburse or facilitate payment on behalf of employees at a set level for their health insurance.

An Invaluable, Flexible Solution

During times of economic downturn, ICHRA's solution for both employers and employees.



For Employers

ICHRA's make it easier for employers to continue supporting their employees with less hassle, and more budget predictability.



For Employees

ICHRA's empower employees to personalize their health insurance coverage with the freedom to choose a plan based on their unique needs.

benefit e-ssentials

COBRA. ACA. Spending Accounts.



Learn more

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MMA Advantage

The rapid pace of federal and state regulatory changes is increasing, leaving employers and their already-stretched human resources teams scrambling to keep up with the latest information, rules, and requirements—resulting in confusion, frustration, and risk. There are more than nine types of spending and reimbursement accounts in the marketplace with nuances that vary from claim processing, discrimination testing and IRS updates, to name a few. Our specialists provide services you can count on:

- In-house resources including client service managers, claim specialist, employee advocates, ERISA attorneys, and compliance specialists;

Robust employer/participant portal and mobile app with real-time access to account information including account summary, claims history, reimbursement tracking, and print version of

- Pre-paid debit card for participants, if applicable;
- Daily claims management for fast reimbursement;
- 24/7 Participant IVR System for Frequently Asked Questions

- Service Guarantees;
- Partnership with FSA Store;
- Pay your carrier directly;

Real-time access to account information including account summary, payment history, paid-to dates, and print version of

MMA by the Numbers



365+ Employers trust MMA's Spending Accounts Team



110K+



160+ Spending Accounts Team Combined Years of Experience



A business of Marsh McLennan

Your future is limitless.SM

Business Insurance

Employee Health & Benefits

Private Client Services

Retirement Services

MarshMMA.com

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