

# Meet Zorro.

Zorro makes it easy for employers to offer flexible, affordable health benefits that employees actually use and value. We combine smart technology and data-driven support to deliver a seamless ICHRA experience from plan design to enrollment to ongoing administration.



Powered by **tech**. Informed by **data**. Centered on **people**.



### For employers

- Predictable budgets
- Smart plan insights
- Simplified administration with automated payments



### For employees

- Expanded plan choice
- Data-driven support
- Personalized plan selection

## ICHRA is more than an acronym.

Individual Coverage Health Reimbursement Arrangements (ICHRA) are the smarter, future-ready alternative to traditional group plans.

	Group	ICHRA
<b>Contribution</b>	Defined benefit	Defined contribution
<b>Choice</b>	Employer selects plans	Employee selects plans
<b>Budget</b>	Unpredictable Informed by claims	Predictable Determined by employer
<b>Risk</b>	High Employer assumes risk	None Fixed cost model

## Is ICHRA **right** for your business?

We've seen the largest savings for companies with:



High renewals



Multiple geographics



Cost-sensitive employees



Mix of salary/hourly workers

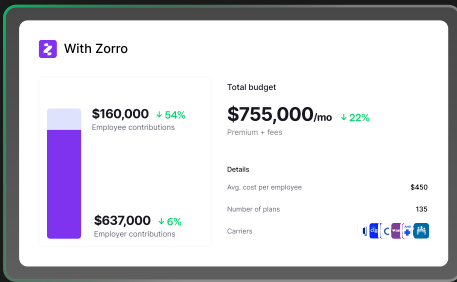


Risk fatigue



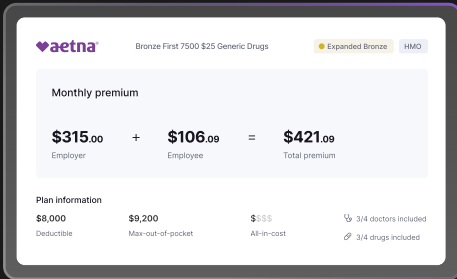
High employee turnover

# How does ICHRA work with Zorro?



## 1. Set your budget

Work with our team to define a custom monthly contribution model that works for your financial goals and team.



## 2. Empower employees to shop for their plan

Zorro's platform guides employees through the shopping process with personalized plan recommendations and AI-powered decision support.

Plan Name	Eligible status	Carrier	Premium	Enrollment status	Key plan details
Full-time	Eligible for benefits	Blue Cross	\$455.40	Enrollment complete	Comprehensively spent
Part-time	Eligible for benefits	Blue Cross	\$381.17	Enrollment complete	Waiting for agent to complete
Contractor	Eligible for benefits	Blue Cross	\$500.21	Enrollment complete	Waiting for agent to complete
Seasonal	Eligible for benefits	Blue Cross	\$300.21	Enrollment complete	Comprehensively spent
Part-time	Eligible for benefits	Blue Cross	\$300.43	Enrollment complete	Comprehensively spent
Part-time	Eligible for benefits	Blue Cross	\$105.50	Enrollment complete	Waiting for agent to complete
Part-time	Eligible for benefits	Blue Cross	\$141.10	Enrollment complete	Comprehensively spent
Part-time	Eligible for benefits	Blue Cross	\$134.52	Enrollment complete	Waiting for agent to complete
Part-time	Eligible for benefits	Blue Cross	\$102.25	Enrollment complete	Waiting for agent to complete
Part-time	Eligible for benefits	Blue Cross	\$105.50	Enrollment complete	Waiting for agent to complete

## 3. Administer and monitor your ICHRA plan

Use our platform to streamline every aspect of ICHRA admin, from managing enrollment to automating premium payments and more—all in one place.

## ICHRA myth-busting



**"Employees won't get good coverage."**

**False.** Employees access the same ACA-compliant plans available on or off the public exchange—often with better local provider networks.



**"ICHRA is only for small companies."**

**False.** ICHRA is scalable and used by employers of all sizes—from 5 to 5,000+ lives. In fact, large-employer adoption grew by 34% from 2024 to 2025.



**"Plan selection will confuse employees."**

**False.** Not with the right partner. Platforms like Zorro provide guided support, AI-powered decision tools, and live enrollment help.



**"ICHRA administration is too complicated."**

**False.** Again, the partner matters. A good ICHRA administrator handles the heavy lifting—plan design, compliance, onboarding, payments, and renewals—so you can offer modern benefits without extra burden.

## Next steps: [Explore ICHRA for your business](#)

Tired of rate hikes and limited plan options? Book a demo with Zorro to:

- View a side-by-side cost comparison of ICHRA vs. your current plan
- Craft a tailored benefit strategy by employee class
- Gain a partner who supports your team and employees every step of the way