

# Moving forward with CHOICE

## CHOICE makes health benefits possible. Here's what to plan for.

The idea behind CHOICE (formerly ICHRA) is simple: you set the budget, and employees choose their own plans. Putting it into practice is where small businesses without an HR department may need extra support.

As you move toward implementing CHOICE for your employees, here are the common challenges to consider and account for:

01

### Navigating requirements

Implementing CHOICE comes with real requirements. For example, there are rules for how and when you notify employees, how you set up employee groups, and how you offer different amounts by role, location, or employment type.

02

### Setting the right allowance

Choosing how much to contribute to employee CHOICE benefits is critical. Set it too low and employees can't find a plan that makes sense. Set it too high and your budget takes the hit.

03

### Helping employees choose

Most employees have never shopped for their own health plan, and with CHOICE they may be comparing hundreds of options. Employees need guidance and support to help them make an informed decision.

04

### Managing payments and payroll

Whether you reimburse employees or give them a card to pay premiums, each employee's plan has to be verified and the right amounts processed through payroll. For a small team, that's a lot to keep straight.

05

### Keeping up year-round

CHOICE doesn't end at open enrollment. New hires, life changes, and renewals all need attention throughout the year, making this an ongoing effort.

06

### Finding the right benefits partner

Due to these challenges, many businesses work with a partner to help administer and guide their CHOICE plan. Choosing the wrong partner could leave these challenges unaddressed. Choosing the right partner, however, can make the process much more manageable.

Decisely is here to partner with you on your CHOICE strategy and ensure everybody benefits.

See how Decisely makes CHOICE work for you, your business, and your employees.

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