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The ICHRA Ancillary Checklist

How to Keep the Full Benefits Package Together When You Move Clients Off Group

ICHRA solves the medical cost problem. But the moment you move a client off group, a new question shows up: what happens to dental, vision, life, disability, and voluntary benefits?

Most ICHRA platforms weren't built to handle ancillary benefits. That's not a design flaw you can work around with a workaround. It's a structural gap that has to be planned for before enrollment, not after.

Use this checklist with every client before you move them to ICHRA. If you're finding boxes you can't check, that's the conversation to have now, not during open enrollment.

SECTION 1: ENROLLMENT SETUP

- [ ] **Dental and vision enrollment method is confirmed.**
  Does the ancillary enrollment run through a separate platform or the same system as medical? If it's separate, employees will have to navigate two different enrollment experiences. That creates confusion, missed elections, and frustrated HR teams.

- [ ] **Carrier connections are established for all ancillary lines.**
  Every carrier connection, whether API, EDI, or file-based, needs to be set up and tested before go-live. Don't assume a carrier connection from a prior group plan carries over.

- [ ] **New hire ancillary enrollment is on the same timeline as ICHRA effective dates.**
  New hire onboarding is where gaps tend to appear. Confirm that a new employee enrolling in ICHRA can complete their dental, vision, and voluntary elections in the same window without being routed to a separate process.

SECTION 2: EMPLOYEE EXPERIENCE

- [ ] **Employees will use one enrollment platform, not two.**
  When employees toggle between separate systems for medical and ancillary benefits, utilization drops and HR support calls go up. One platform with a single login is the standard to aim for.

- [ ] **Ancillary benefit elections are visible together in one place post-enrollment.**
  After open enrollment closes, employees should be able to see all of their ancillary benefits: dental, vision, voluntary, etc. in one place. If they have to log into multiple systems to confirm coverage, that's a communication problem waiting to happen.

- [ ] **Employees have access to a real person who can explain ancillary options.**
  Decision support during enrollment isn't just for the medical side. Voluntary benefits like life insurance, disability, and identity theft coverage require explanation. Licensed counselors, not FAQ documents, drive enrollment and satisfaction.

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SECTION 3: HR AND ADMINISTRATION

- [ ] **HR has one point of contact for ancillary benefits questions, not three.**
When ancillary benefits run through a different administrator than ICHRA, HR ends up managing two relationships, two support lines, and two sets of deadlines. That's overhead that erodes the value of the ICHRA transition.

- [ ] **Ongoing ancillary changes (qualifying life events, terminations, new hires) have a clear process.**
Open enrollment is only part of the work. Qualifying life events, mid-year additions, and terminations need to flow through a consistent process. Confirm who handles those changes and how quickly they're processed.

- [ ] **Compliance and reporting for ancillary lines are covered.**
Ancillary benefits generate their own compliance and reporting requirements. Make sure your administrator is tracking those obligations alongside the ICHRA administration, not leaving them as the broker's responsibility.

SECTION 4: OPEN ENROLLMENT COORDINATION

- [ ] **All benefit lines are running on the same open enrollment window.**
Staggered enrollment windows create scheduling headaches for HR and confusion for employees. If ICHRA and ancillary lines are on different enrollment timelines, that's worth correcting before the first enrollment cycle.

- [ ] **Employee communication covers the full benefits package, not just ICHRA.**
Pre-enrollment communication should explain what ICHRA covers, what it doesn't, and where employees go to elect everything else. If the communication plan only addresses medical, employees will show up to enrollment unprepared.

- [ ] **Year-round support is in place for benefits questions after enrollment closes.**
Employees don't only have benefits questions in October. Coverage questions, dependent changes, and billing issues come up year-round. Confirm that support extends beyond the enrollment window.

What a complete ICHRA + ancillary setup looks like:
One platform. One enrollment experience. One point of contact for HR and brokers. Medical benefits administered through ICHRA. All ancillary and voluntary benefits, dental, vision, life, disability, and identity theft are available in a single platform. Year-round support from licensed counselors who aren't paid on commission. **That's what TWG's SYNC Service delivers.** If your client is moving to ICHRA and you're not sure the ancillary side is covered, let's talk before enrollment.

READY TO CLOSE THE GAP WITH CLIENTS? REACH OUT. INFO@WORKSITEGROUP.COM