

100 Day Tracker

After deciding to implement ICHRA, getting to Open Enrollment (OE) may feel like a mad dash. Racing to the finish line, is going to take a lot teamwork but we can get there in no time! Use this document to guide you through the last stretch of the race to Open Enrollment.

100 Days

BBR

This period is a Broker's time to shine!

During days 100-90 Brokers should ask any remaining questions they have about banking, medicare, dependent contributions, ACH, or funding.

By the time Open Enrollment (OE) is 100 days away, Brokers (BR) and Benefitbay (BB) Leaders team up to set OE expectations and identify the key Employer (ER) stakeholders. During this meeting we will schedule additional Medicare Education connections, insure BR is prepared to update ER profiles, answer BR questions about sending the 90-day notice and census template to ER.

Events to Complete

- Schedule Medicare Education
- Send 90-day notice to ER
- Send Census Template to ER
- Update ER Profile

Day 90

ER

On day 90, employers send the 90-Day Notice to employees. Other communications such as explaining ICHRA are welcome but the 90-day notice is essential at this step.

Events to Complete

- Send 90-day notice to EEs

60 Days

All

These days are when communication and collaboration really ramp up. Together, Brokers & Employers execute their communications calendar.

With communications templates provided by the BB implementation lead, by 60 days before OE, BRs and ERs will work together to plan an EE facing communications schedule. These templates will also include important information on banking, funding, and ACH education. Additionally, BB, BRs, and ERs will use this time period to plan and execute Benefitbay's ICHRA experience introductory webinars.

Events to Complete

- BR & ER Draft and schedule communications based on templates
- Schedule BB ICHRA Intro Webinars

KEY:

BR - Broker

ER - Employer

BB - Benefitbay

EE - Employee

45 Days

ER
BR

During this stage, Brokers and Employers continue to work together to finalize important pre-OE activities.

Between days 60 and 53 ERs submit their census to their BRs to be uploaded into the BB system. Having this done sooner would allow BRs to complete their final fulcrum modeling to inform ER contribution amounts. By day 45, BRs and ERs will have discussed any remaining questions about EE Shopping/Enrollment paths with BB and finalized their EE communications.

Events to Complete

- ERs submit their census BR
- Finalize ER to EE communications

30 Days

All

A month until OE, tasks are beginning to pick up for Brokers, Employers, & Benefitbay

Thirty days before OE begins, personalized communication from an ER's executive leader(s) should be sent to EEs to reiterate the change coming to their insurance benefit. At the same time BR, BB, and ER will reconvene to revisit funding expectations, Limited Use Accounts (LUA), and autopay processes. ER will receive an individualized funding letter from BB articulating the amount to prefund their account for OE.

Events to Complete

- ERs Executive Communication sent to EEs
- Funding, LUA, AutoPay Refresh meeting
- ER receives funding letter from BB

20 Days

All

The next 20 days require coordinated actions between Benefitbay, Brokers, & Employers to effectively time deliverables.

Final fulcrum models and contribution amounts are locked 20 days before OE begins to ensure ERs have plenty of time to add a primary ER contact to their profile and sign the ICHRA agreement. After the agreement is signed, the primary ER contact schedules EE email invites.

Events to Complete

- Lock Fulcrum model & contribution
- Add primary ER contacts
- Sign ICHRA agreement

KEY:

BR - Broker

ER - Employer

BB - Benefitbay

EE - Employee

15 Days

ER

The pressure is on in the last stretch of the race to OE.

Two weeks out, ERs should send a reminder email announcing OE dates, a summary of this new benefit, conduct outstanding webinars/education events, and identify leaders who can provide OE information to their teams.

Events to Complete

ER continues EE announcements & education

Day 7

ER

At least 7 days before OE begins, the ER accounts need to be funded through transfer or ACH confirmation.

Events to Complete

Fund First Premier account

OE Starts

EER

We made it! Open Enrollment has begun!

Events to Complete

Notify employees at start, midway, & end of OE

Post OE

Congratulations! Together we made it all the way through OE. After OE, ERs will give additional ICHRA maintenance information provided by BB at the Post OE: ER+BB Administration Meeting.