

ICHRA Plan Navigator App Helps Guide Employers to Smart HRA Insurance Options in Seconds.

New ICHRA Plan Navigator App from BenaVest helps employers offer flexible, compliant HRA coverage while saving time and costs for businesses and employees.



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EINPresswire.com/ -- The [ICHRA Plan Navigator](#) App was created by BenaVest, a national insurance organization, and has launched the [HRA Options Platform](#). This streamlined system helps employers nationwide administer ICHRA, QSEHRA, and GICHRA health reimbursement arrangements with simplicity, compliance, and predictable costs.

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*Regina Sara, Agency Manager
at BenaVest*

“The HRA Options Platform gives employers a straightforward way to offer flexible benefits without the complications of traditional group health plans. These new modern benefit plans save the employers on the cost of HR time and give the employees freedom of choice, which allows employees to keep Doctors in their local network,” said Regina Sara, Agency Manager at BenaVest.

A Modern Approach to Employer Benefits

Rising premiums and limited plan flexibility have prompted many businesses to adopt HRA-based strategies. The new platform supports:

- Fixed monthly employer contributions
- Employee choice of any ACA-compliant plan
- Tax-advantaged reimbursements
- Automated compliance and reporting

Employers gain cost control, while employees receive personalized coverage that fits their needs and preferred networks.

HRA Types Supported

- ICHRA (Individual Coverage HRA): Employers set allowances; employees pick individual Marketplace plans.
- QSEHRA (Qualified Small Employer HRA): For companies with under 50 employees, reimbursing premiums and medical expenses tax-free.
- GICHRA (Group ICHRA): Combines the ICHRA structure with a group strategy for larger employers.

Platform Features

- Quick employer onboarding
- Employee self-service enrollment with licensed agent support
- Automated substantiation and documentation
- Real-time allowance and reimbursement tracking

Insurance Agents

ICHRA Navigator supports insurance agents selling [ICHRA health plans](#) with a powerful, all-in-one dashboard for agents. The platform includes a built-in education center, integrated lead management CRM, and a full marketing platform designed to help agents generate, manage, and convert employer and employee leads efficiently. Agents can easily register for an account and access the ICHRA quoting tool for agents, enabling faster plan comparisons, accurate affordability analysis, and streamlined ICHRA enrollments—all from one centralized system.

Backed by BenaVest

Employers using the platform benefit from BenaVest's national infrastructure, including licensure in 48 states, 100+ carrier partnerships, and recognized ACA enrollment support. In a recent case, a 16-employee company saved over \$7,500 annually by using ICHRA. Savings vary based on plan design and workforce size.

Get Started



ICHRA MADE SIMPLE—IN SECONDS!

A smarter way to offer flexible, cost-controlled health benefits.

ICHRA Navigator app
—powered by **BENA VEST**
Health | Life | Retirement

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The graphic features a blue smartphone with a white rocket ship icon on the screen. The rocket has a green checkmark inside a circle on its nose cone. The background is white with blue and grey geometric shapes.

Visit www.ichranavigator.com or call (800) 893-2701 to explore ICHRA Plans solutions for your organization.

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