



ICHRA SOLUTIONS



Capabilities

- Real-time individual policyholder account creation
- Bank account for employer or administrator
 - Fund accounts for premium payments
 - Company debit
 - Administrator push
 - Secure from non-approved withdrawals
- Bank, Administrator, Employer, Policyholder reporting levels
- Carriers debit the individual account monthly
- Seamless integration via API

Reporting

- One portal, full visibility
- Automate exception reporting
- Custom reports for total transparency
- Smart queues catch what others miss

Our Background

- iStream is a 21+ year-old company that specializes in compliant payment processing and automates the process to allow for scalability.
- iStream took our platform with our sub-accounting capabilities and created an automated process to fulfill ICHRA/CHOICE Arrangement insurance premium payments

Pricing

- Simple per-transaction or per-account pricing models
- Bank account fees with sponsor bank

Benefits

- Scalable
- Transparent
- Ledger to track all incoming and outgoing transactions
- Track from bank level to policyholder level in real time
- Supports pre-tax payroll deduction

Client Testimonial

"Two things stand out about working with iStream. First, the ability to reach a real person. Their responsive, cross-trained team consistently goes the extra mile to improve our processes and the end-user experience.

In a world dominated by call prompts and AI, this human connection is rare and invaluable. Banking is technical and high-risk, so being able to speak openly without judgment helps us address issues and solutions quickly.

Second, iStream's collaborative mindset. Rather than taking a rigid approach, they work with us to identify solutions—even if it means extra work on their end. Leveraging their decades of expertise and treating them as an extension of our team has been instrumental to our success." – Ben Kirkland

How it Works

1. Employer sponsors an ICHRA plan
2. Employee chooses a plan and is issued an account
3. Employer funds the account
4. Carrier debits account for monthly premium

GET IN TOUCH

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