

GUIDE FOR BROKERS

The quoting tool

It's easy, fast, and simple to create and send an ICHRA quote to your SMB clients through StretchDollar's ICHRA Partner Portal.

This guide explains every step of the process to get you confident in quoting.



Company Name

Quote Results

Total Monthly Cost

\$744/mo

Miami, FL

Regional match

2026 ACA Rates

Export Quote

Send Quote



2

Employees



494

Monthly Contribution



51%

Employee Coverage



\$4k

Annual Cost

Getting Started

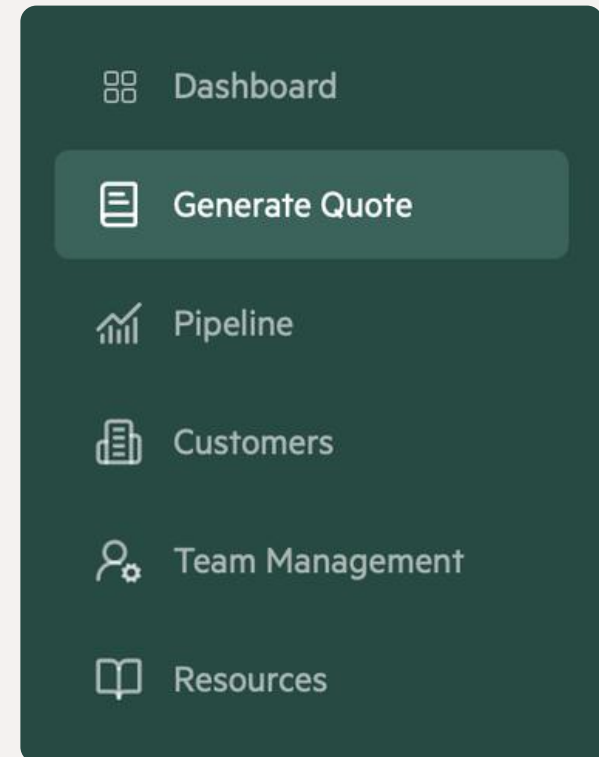
Go to “Generate Quote” in your producer dashboard to start a new quote.

What you will want on hand:

- Basic company details
- Employee demographics, such as:
 - employment type
 - # of employees
 - ages
 - zip codes
 - dependents (if relevant)
- Budget goals

If you don't have everything, no worries!

While you can use this tool to give your clients an accurate quote with full budget transparency, you can also plug in approximates to give a good picture.



Track your clients from the initial quote through customer conversion in your pipeline



Company Info

Company Information

Step 1 of 3

Company Name *

Duner Mifflin

Intended start date

August 2026 (1st)

Location

Zip code of company headquarters

43004

Columbus, OH

Metro Area: Columbus

Regional Match

Pricing based on nearest available metro area data

Verified ZIP code for BLACKLICK, OH

Official location: BLACKLICK, OH



Just to get you in the ballpark, we'd recommend starting the conversation at...

\$418 per employee per month

In Columbus, the typical employer contribution is around **\$418** per employee per month. This reflects 80% coverage of an age-40 blended premium - companies that skew older probably want to offer more, companies that skew younger can probably offer less.

Now, let's refine this starting point based on your client's actual details.

Does your client have a budget? (optional)

If provided, we'll automatically calculate contribution amounts that fit within this budget.

Budget amount

\$ 450

Budget type

Per Employee / Month

START DATE

An ICHRA policy can be built year round (QLE), the start date is when it will go into effect & will always be on the 1st of a month.

By hitting the average employer contribution for the area, your client will be offering a competitive benefit that has a higher probability of usage.

BUDGET BALLPARK

Setting a budget here doesn't lock you in. You are able to refine and edit the quote in later steps.



Employee Demographics

1
Company Information

2
Employee Data

3
Results

New Quote

Employee Demographics

Step 2 of 3

Add employee information to generate accurate ICHRA quotes. Choose from quick entry, detailed forms, or CSV upload.



Upload CSV

Bulk import employee data from a CSV file



Quick Entry

Fast employee entry with templates



Bulk Paste

Copy and paste your census directly

Employee List

Quick Entry

Bulk Paste

CSV Upload

Each will get you to the same place,
it is mainly preference.

Quick Entry

This option makes it super fast to add multiple employees. You can keep it general and use our prefilled, example profiles OR add in ages and zip codes to get more specific.

CSV

If you are starting from zero with a client and want to send the template for them to fill out, this option might be best.

Bulk Paste | Most Used

Already have a census? Copy and paste each column into relevant fields.



Employee Demographics

It's an exchange: Numbers for numbers

As you know, DOB & Zip codes are some of the biggest factors for marketplace insurance prices. For the most accurate quote, you will want to ensure those are included.

Employment type options are:

- Full-time*
- Salary*
- Part-time
- Hourly

*Family scaling & Smart Rates™ is available

OPTIONAL

Just because you mark them as waiving now, doesn't mean the employee won't be able to claim the benefit later on.

First Name	Last Name	Date of Birth	Relationship	Employment Type	ZIP Code	Tobacco	Waiving	Actions
Employee	1	04/08/1980		Full-...	43004	☒	☐	 
▼ Employee	2	04/08/1975		Full-...	02108	☐	☐	 
Spouse	1	04/08/1978	Spouse		02108	☐	☐	
▼ Employee	3	04/08/1999		Full-...	33101	☐	☐	 

Customizing your quote

The quote is populated using the initial budget you provided as well as employee numbers as a suggestion on where to start.

Optimized for Your Budget

We've automatically selected the best plan configuration for your \$2,925/month budget.

Plan Tier	Base Contribution	Dependent Add-On
Gold Standard	\$280/month	+50% of base per dep.

Budget utilization: **70%** (~\$880/mo remaining)

[Fully Customize Your Quote](#)

Contribution Structure

Choose how contributions are distributed across your employees.

Flat Rate

Same contribution amount for every employee regardless of age or location.

\$280/month per employee

Smart Rate

Cover a percentage of each employee's actual premium — everyone pays the same share.

~51% of Gold

Run premium calculation to see range.

Contribution Strategy

ICHRA Contribution Strategy

Plan Type

Choose which type of health plan to anchor your quote to

Cost Saver

Low premium bronze plans still worth having

Gold Standard

Low cost gold plans with comprehensive coverage

Low-to-No Deductible

\$0 deductible plans or close to it for predictable costs

Contribution Strategy

Choose which contribution strategy to use

Conservative

\$683/mo

65% coverage

Competitive

\$840/mo

80% coverage

Aggressive

\$998/mo

95% coverage

Monthly Contribution per Employee

\$

840

\$0

\$1600

PLAN TYPE

These are your starting points for different plan tiers, using bronze, gold, and \$0 deductible plans.

Why no silver? We've found that these three categories show the best amount of diversity and coverage.

Based on amount of coverage, select the contribution strategy that works best.

TO THE TEE

Customize your quote even further by altering the exact contribution by dragging the slider.

The plan type selected helps estimate an allowance amount. Employees can purchase a health plan that fits their needs. If they choose a plan that costs more than the allowance, they'll pay the difference out of pocket.



Contribution Structure

Smart Rates™ is only available for full-time and salary employment groups. Ideal for clients with diverse and widespread workforces.

Contribution Structure

Choose how contributions are distributed across your employees.



Flat Rate

Same contribution amount for every employee regardless of age or location.

\$250/month per employee



Smart Rate

Cover a percentage of each employee's actual premium — everyone pays the same share.

~60% of Gold

Run premium calculation to see range.

FLAT RATES

Employers pick a fixed amount per employee group.

Groups = Full-Time, Salary, Part-Time, Hourly

Ex. All employees get \$500/mo to cover their health insurance

SMART RATES

Employers choose a percentage. Employees are offered an allowance that equals to the same amount of coverage of a base plan.

Ex. Employees get an allowance that will cover 80% of the lowest-cost Gold plan.



Family Scaling

Additional funding per dependent

Percentage of base contribution to add for each dependent (up to max)

70%

0% 100%

Maximum dependents for scaling

Example:
Employee with 2 dependents: \$840 base + \$1176 family bonus = **\$2016/month**

OPTIONAL

DEPENDENT COVERAGE

Family scaling is available for full-time and salary employment groups. By enabling this, you can select how many dependents are available for coverage, as well as the additional contribution.

Note: This won't limit the number of dependents your employees can add to their own policies, just how much you'll offer.



ICHRA Fit Scorecards

Scorecards are only visible to you, and help you determine how your quote stacks up before you send it out.

These are a sales tool for you — not a blocker. Just because your quote doesn't grade high, doesn't mean it won't be finalized or work for your client.

ICHRA Fit Scorecard

Here's how we think this offering will land with your prospect and their employees

A+

Slam Dunk Employee-Only Score

At \$840/mo, you're covering ~100% of employee-only premiums on average. This employer would be offering a killer benefit.

You're in great shape. This budget makes ICHRA a strong sell for the employer.

3 employees with dependents — family scaling is active at 70% per dependent, helping cover their family premiums.

ICHRA Fit Scorecard

Here's how we think this offering will land with your prospect and their employees

B+

Looking Good Employee-Only Score

At \$375/mo, you're covering ~76% of employee-only premiums on average. A few tweaks could push this into slam-dunk territory.

Just \$107 more per month would bring 3 more employees above the 75% employee-only coverage line.

3 employees with dependents — family scaling is active at 70% per dependent, helping cover their family premiums.

ICHRA Fit Scorecard

Here's how we think this offering will land with your prospect and their employees

C

Getting There Employee-Only Score

At \$250/mo, you're covering ~55% of employee-only premiums on average. There's room to strengthen this — let's see what moves the needle.

This budget is tight. Still a solid benefit, but we'd expect a reduced participation rate at this level.

We see a 2.5x higher participation rate on budgets of \$500+ vs. \$300 or below.

Switching to a Bronze plan stretches the current budget further — employees still get ACA-compliant coverage at a lower price point.

3 employees with dependents — family scaling is active at 70% per dependent, helping cover their family premiums.

ICHRA Fit Scorecard

Here's how we think this offering will land with your prospect and their employees

ICHRA might not be a good fit at this budget Employee-Only Score

At \$100/mo, you're covering ~22% of employee-only premiums on average. This doesn't mean ICHRA isn't the right call — let's look at what's possible.

ICHRA can still work here — even modest employer contributions give employees access to pre-tax marketplace plans they might not know about.

Try switching to Bronze tier. It'll stretch the budget and still give employees solid catastrophic coverage.

3 employees with dependents — family scaling is active at 70% per dependent, helping cover their family premiums.



Sending the quote

Duner Mifflin
ICHRA Quote Summary

\$4,978/mo
Total Monthly Cost

[Columbus, OH](#) [Regional match](#) [2026 ACA Rates](#)

[Copy Onboarding Link](#) [Export Quote](#)


5
Employees


\$750
Monthly Contribution


100%
EE Premium Covered


96%
Dep. Premium Covered


\$60k
Annual Cost

Contribution Strategy

 **Competitive**
Balanced Approach

Employer contribution: **\$750** /employee/month

Per dependent contribution: **\$525** /dependent/month
All employees, max 3 dependents

Premium coverage: **71%**

Average employee cost: **\$300** /month

Employee-only: \$0 | Dependent coverage: \$22

Cost Summary

Insurance costs:	\$4,753
Admin fees:	\$225
Total Monthly Cost:	\$4,978
Total Annual Cost:	\$59,736

Monthly admin fees are \$100 platform fee + \$25 per participating employee per month (\$100 + \$125)

 **Browse All Available ACA Plans**

These are example plans to estimate costs. With ICHRA, employees can choose from 100+ ACA marketplace plans in their area to find their perfect fit—different carriers, coverage levels, and networks.

[Browse All ACA Plans](#)

SEND QUOTE

Recommended. Your client will receive an email with their quote that they can finalize or request edits to.

By sending the quote, you will be able to track their progress within your dashboard — without manual work.

Reminder: This shows the *maximum* potential cost, the actual cost may be lower depending on participation and usage.

SHOW AVAILABLE PLANS

We've found that clients **really** like to see the exact plans their employees can choose from.

[Refine Quote](#)[Export Quote](#)

After the quote

Once your clients finalize the quote, they will begin the onboarding process with pre-populated details from your quote for a quick and easy setup. The StretchDollar team is readily available to support your clients once they begin onboarding.

Your pipeline

After sent, you will be able to see the status of your quote and track your clients progress. Within your pipeline you can also: requote, make changes, archive, view your quotes, and more.

Producer Dashboard

Generate Quote

Pipeline

Customers

Team Management

Active Companies

3 companies total

Export CSV

Last updated	Company details	Admin details	# of employees	Quote details	Status	Actions
Jul 20, 2026 3:26 PM	Duner Mifflin Columbus, OH • 43004 Starts: Aug 01, 2026		5		Employees Added	...
Jul 20, 2026 3:16 PM	Pawnee Paper Company McAllen, TX • 78666 Starts: Aug 01, 2026	Joe Doe brynn+pawnee@stretchdollar.com +1 (830) 492-8381	5	Monthly Contribution: \$294 Total Monthly cost: \$2,430	Viewed Quote Jul 20, 2026, 6:16 PM	Requote Archive ...
Jul 13, 2026 4:34 PM	ICHRA Hotshots Columbus, OH • 43004 Starts: Jul 01, 2026	John HotDog brynn+ichrahotshots@gmail.com +1 (830) 498-7890	7	Monthly Contribution: \$700 Total Monthly cost: \$3,863	Sent Quote Jun 25, 2026, 6:46 PM	...