



# Client Fit Guide for Benefit Consultants

[takecommandhealth.com](https://takecommandhealth.com)

# Take Command's Client Fit Guide for Benefit Consultants

Determine whether a prospect is a strong fit for an ICHRA solution by scoring their responses. A score of 100 points or above indicates a great fit for ICHRA.

| CRITERIA   | POINTS |
|--|--------|
| <b>LOCATION</b>  |        |
| <b>Best ICHRA Markets</b><br>(IN, TX, OH, GA, NC, MD, PA, CO, CA, MN)  | +75    |
| <b>Average ICHRA Markets</b><br>(AK, AZ, AR, CT, DE, FL, HI, ID, IL, IA, KS, KY, LA, MA, ME, MI, MO, MT, NE, NV, NH, NJ, NM, OK, OR, RI, SC, TN, UT, VT, VA, WA, WI, WY) | +20    |
| <b>Evolving ICHRA Market</b><br>(WV, ND, SD, AL, MS, NY)   | +5     |
| <b>COMPANY SIZE</b>  |        |
| 500-2,000+ employees   | +20    |
| 100-500 employees  | +75    |
| 50-100 employees   | +20    |
| <b>INDUSTRY</b>  |        |
| <b>Top ICHRA Industry</b><br>(Healthcare, Nonprofit, Manufacturing)  | +20    |
| <b>Average ICHRA Industry</b><br>(Professional Service, Tech, Startups, Retail, Hospitality)   | +10    |
| <b>Other Industry</b>  | +0     |
| <b>CURRENT INSURANCE STATUS</b>  |        |
| Offering traditional group health insurance ( <i>unhappy</i> )   | +20    |
| New to insurance   | +10    |
| Offering traditional group health insurance ( <i>happy</i> )   | +0     |
| <b>COST OF EMPLOYEE-ONLY PREMIUM (Current Group Plan)</b>  |        |
| \$800+   | +75    |
| \$600-\$799  | +50    |
| \$400-\$599  | +25    |
| \$0-\$399  | +0     |

| RENEWAL RATE             |     |
|--------------------------|-----|
| 15%+                     | +75 |
| 10-14%                   | +50 |
| 6-9%                     | +25 |
| 0-5%                     | +0  |
| GROUP PLAN PAIN POINTS   |     |
| High claims              | +75 |
| Low participation        | +75 |
| Multiple locations       | +50 |
| Administrative burden    | +25 |
| Employee dissatisfaction | +25 |

# How To Use This ICHRA Prospecting Guide

1. Circle the appropriate points for each category during discovery.
2. Tally the total score.
3. Use the scoring tiers below to qualify and prioritize the opportunity.

| SCORE                | OPPORTUNITY TYPE                               |
|----------------------|--|
| <b>100+ points</b>   | Run (don't walk) toward this ICHRA opportunity |
| <b>50-99 points</b>  | Run the numbers, ICHRA could be a fit          |
| <b>&lt;50 points</b> | Not an ICHRA fit                               |