

FOR BENEFITS CONSULTANTS

Open Enrollment Readiness Guide

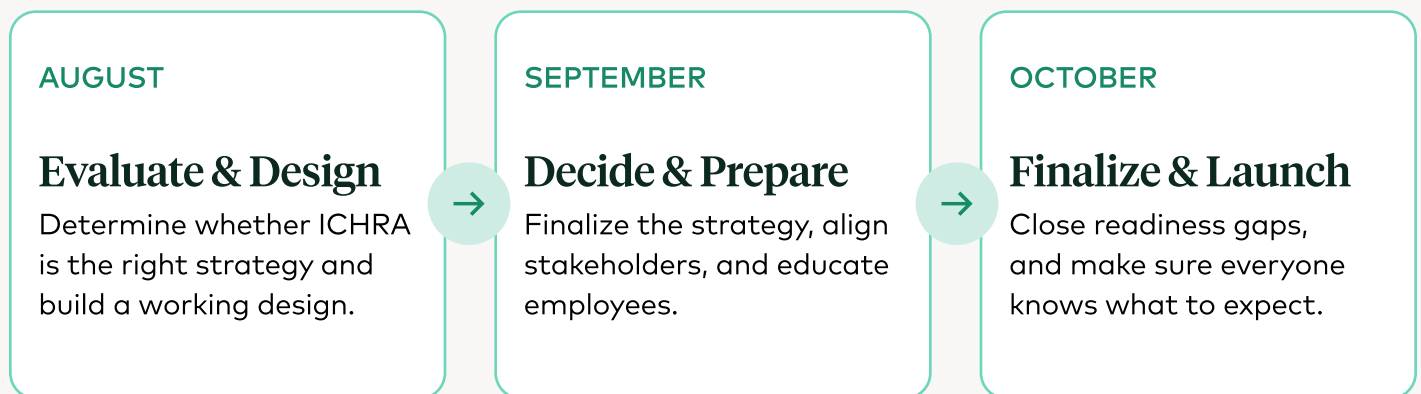
A practical guide for preparing
January 1 ICHRA clients for a confident,
compliant Open Enrollment.

Why open enrollment readiness starts now

A successful January 1 ICHRA starts well before employees begin enrolling.

Use this playbook to guide client conversations, make key decisions, prepare stakeholders, and identify gaps before they become Open Enrollment roadblocks.

ROADMAP AT A GLANCE:



By starting early, benefits consultants give employers the time to evaluate the fit, make informed design decisions, prepare employees, and address key requirements before enrollment begins.

AUGUST - IS ICHRA THE RIGHT STRATEGY FOR THIS CLIENT?

Evaluate Fit & Request Design

August is about understanding the client's goals, evaluating ICHRA fit, and developing a design the employer can confidently take to leadership. Use this month to address the following priorities.

AUGUST PRIORITIES



Assess the opportunity

Understand why the employer is considering a change and what they want their benefits strategy to accomplish.



Evaluate workforce fit

Consider employee demographics, geography, classes, and individual market that may influence the design.



Model the strategy

Develop contribution and budget scenarios that align with the employer's goals.



Build the working design

Define employee classes, contribution strategy, eligibility, and other core design decisions.

QUESTIONS TO ASK

- Why is the employer considering a change?
- Does the workforce fit an ICHRA based on demographics, geography, and market access?
- What will leadership need to see before approving the strategy?

HAVE THESE READY

Employee census

Current plan and renewal

Budget goals

Client priorities

August readiness check



ICHRA fit has been evaluated



A working design is ready for client review



Contribution and budget options have been modeled



Key questions and decision points have been identified



Employee classes and eligibility have been considered

HOW TAKE COMMAND HELPS

Take Command can help evaluate ICHRA fit, model contribution strategies, and develop a client-ready HRA design based on the employer's workforce, budget, and goals.

NEXT STEP: Submit an [HRA Design Request](#) to get a customized design for your client.



SEPTEMBER - IS EVERYONE ALIGNED ON THE STRATEGY?

Decide & Prepare

Use September to turn the working design into an approved strategy and get the people around the client ready for Open Enrollment.

SEPTEMBER PRIORITIES



Finalize the strategy

Confirm the employer's contribution, budget, employee classes, eligibility, effective date, and other key decisions.



Align stakeholders

Make sure leadership and other key stakeholders understand the strategy, timeline, responsibilities, and next steps.



Prepare employees

Develop the employee communication and education plan: what's changing, the next steps, and where they can get help.



Confirm the enrollment plan

Establish key dates, communication touch points, enrollment resources, and support channels.

QUESTIONS TO ASK

- Does my plan design and budget still hold in every region?
- Has the employer and key stakeholders aligned and approved the design and budget?
- Do I have a communication and education plan prepared for employees?

HAVE THESE READY

Current rates and plan availability

A communication plan

Employee-facing resources

September readiness check



The design and budget are approved



Employee communications are planned



Key stakeholders understand their roles



Enrollment resources are identified

HOW TAKE COMMAND HELPS

Take Command can help validate the proposed design, answer implementation questions, provide employee education resources, and support your client as they prepare employees for enrollment.

Connect with us to review your approach and provide employee resources before Open Enrollment.

NEXT STEP: Finalize the education and communication calendar and confirm all required notices are on track for completion by October 3.



OCTOBER - IS CLIENT READY TO EXECUTE OPEN ENROLLMENT?

Finalize & Launch

October is about closing gaps, not making major design decisions. Use this month to confirm compliance, test enrollment readiness, and make sure everyone knows where to go for support.

OCTOBER PRIORITIES



Compliance

Confirm required notices have been distributed and that required records are accessible and organized for review.



Enrollment

Verify enrollment systems are finalized and tested, and that employee materials and deadlines have been confirmed.



Support

Make sure employees know where to go for help and any outstanding issues have an owner and execution plan.

QUESTIONS TO ASK

- Are employee materials accurate and up to date?
- Do employees know what action they need to take and where to go for questions?
- Are there any unresolved issues that could create friction during enrollment?

HAVE THESE READY

Notice records

Open Enrollment resources

Validate client's HRA administration setup

October readiness check



Compliance requirements are addressed



Support responsibilities are clear



Employee communications are complete



Remaining gaps have an owner and resolution plan

HOW TAKE COMMAND HELPS

Take Command can help review enrollment and compliance readiness, support employees through plan selection and enrollment, and help close remaining implementation gaps.

NEXT STEP: Complete the [Client Readiness Worksheet](#) and resolve any remaining gaps before enrollment begins.



WHO OWNS WHAT?

You lead the client. We guide the ICHRA strategy.

A successful ICHRA rollout depends on clear roles and coordinated action.

You remain the trusted adviser and primary client contact. Take Command supports the strategy, design, compliance, employee education, and enrollment work needed to move the client forward.

The Take Command Way

How to work with us and what to expect



DEFINE THE
PROBLEM



ANALYZE AND
DESIGN



CONSENSUS
AND BUY IN



ONBOARD
AND ENROLL



SUPPORT AND
REPORTING

[Learn how Benefits Consultants can partner with Take Command →](#)

Know Where Clients Can Get Stuck

Even a strong strategy can run into issues during implementation. Watch for these common roadblocks as you move toward Open Enrollment.

- Incomplete or inaccurate census data
- Waiting too long to evaluate ICHRA fit
- Delayed client decisions or leadership approval
- Unclear roles and ownership
- Late or poorly documented employee resources and compliance notices
- Late employee communication
- Late-stage decision-making

Let's close the gaps

From ICHRA strategy to implementation and compliance, your Take Command team is here to help get your client ready.

[Talk to an expert](#)

