How to Get an ICHRA Quote and Import Employee Census

This guide walks brokers through creating an ICHRA quote in the BusinessPlus portal. By the end of this process, you will:

1. Enter employer group information
2. Set up employee classes and contributions
3. Upload an employee census
4. Generate an ICHRA quote for comparison

1   Step 1 – Access the BusinessPlus Portal

1. Navigate to:**https://www.accesshealthct.com/BusinessPlus**

2. Select **Employer**

3. Click **Get an Estimate**

2 Step 2 – Enter Group Details

Complete the Group Detail section.

Required fields (marked with *):

- **Company Name**

- **Monthly ICHRA Budget (if applicable)**

- **ICHRA Start Date**

- **Total Number of Employees**

- **ZIP Code**

Click Save when complete.

3 Step 3 – Set Up Employee Classes (Class Management)

Open Class Management to define how employees will receive ICHRA contributions.

Employee classes group workers by eligibility, such as:

- **Full-Time**

- **Part-Time**

• **Seasonal**

What You'll Do

• **Create classes**

• **Assign contribution amounts**

• **Remove Unneeded Classes**

1. **Click the Actions icon.**

2. **Select Delete.**

3. **Confirm deletion.**

⬆ Download Census Template

Group Detail ⌃

Company Name* | Monthly ICHRA Budget (in $)* | ICHRA Start Date* | Total Number of Employees* | Zip Code*

| Your Business name | 100 | 04-01-2026 ⌄ | 5 | 06118 |

Representative Name* | Representative Email* | Representative Phone Number | Representative Job Title

| Owner Name | owner@example.net | Phone Number | Representative Job Title |

Class Management ⌄

Employee Census ⌄

Group Plan Details ⌄

Choose Plan Type to Compare ⌄

Group Detail ✔ ⌄

Class Management ⌃

👥 Add Class

Class Name	Contribution Structure	Contribution Type	Monthly ICHRA Contribution	Action
Full-Time Salaried	Fixed Dollar Amount	Employee Only	$500	✏ 🗑
Full-Time Hourly	Fixed Dollar Amount	Employee Only	$400	✏ 🗑
Part-Time Salaried	Fixed Dollar Amount	Employee Only	$300	✏ 🗑
Part-Time Hourly	Fixed Dollar Amount	Employee Only	$100	✏ 🗑

Showing 1-4 of 4 entries

First | < | 1 | > | Last

Employee Census ⌄

Group Plan Details ⌄

Group Detail ✓   ⌄

Class Management   ⌃

                                                                  🏢 Add Class

Class Name	Contribution Stru		IRA Contribution	Action
Full-Time Salaried	Fixed Dollar Amou			✏ 🗑
Full-Time Hourly	Fixed Dollar Amou			✏ 🗑
Part-Time Salaried	Fixed Dollar Amou			✏ 🗑

Delete Class

Are you sure you want to delete this class?

Cancel   Delete

Showing 1-3 of 3 entries   First < 1 > Last

Employee Census   ⌄

Group Plan Details   ⌄

Choose Plan Type to Compare   ⌄

Group Detail ✓   ⌄

Class Management   ⌃

                                                                🏢 Add Class

Class Name	Contribution Structure	Contribution Type	Monthly ICHRA Contribution	Action
Full-Time Salaried	Fixed Dollar Amount	Employee Only	$500	✏ 🗑
Full-Time Hourly	Fixed Dollar Amount	Employee Only	$400	✏ 🗑

Showing 1-2 of 2 entries   First < 1 > Last

Employee Census   ⌄

Group Plan Details   ⌄

Choose Plan Type to Compare   ⌄

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4   *Set Contribution Amounts*

1. **Select a class.**

2. **Enter the monthly employer contribution.**

3. **Click Save.**

Example:

- **Full-Time ▯ $200**

- **Part-Time ▯ $100**
Click "Save"

Group Detail ✔

Class Management

⚙ Add Class

Class Name	Contribution Structure	Contribution Type	Monthly ICHRA Contribution	Action
Full-Time Salaried	Fixed Dollar Amount	Employee Only	$500	✏ 🗑
Full-Time Hourly	Fixed Dollar Amount	Employee Only	$400	✏ 🗑

Showing 1-2 of 2 entries

First   <   1   >   Last

Employee Census

Group Plan Details

Choose Plan Type to Compare

Class Name*

Full-Time Salaried

Select the applicable classes

☑ Full-Time	☐ Part-Time	☐ Seasonal	☑ Salaried
☐ Hourly	☐ Temporary	☐ Union Employees	☐ Different Geographic Locations (USA)
☐ Non-Resident Aliens with No US-Based Income	☐ Waiting Period		

Employer Contribution

Contribution Structure*

Fixed Dollar Amount

Contribution Type*

Employee Only

Base Contribution Amount for Employee (in $)*

500

☐ Do you want to further customize based on Age?

Save   Cancel

Class Name*

Full-Time Salaried

Select the applicable classes

☑ Full-Time	☐ Part-Time	☐ Seasonal	☑ Salaried
☐ Hourly	☐ Temporary	☐ Union Employees	☐ Different Geographic Locations (USA)
☐ Non-Resident Aliens with No US-Based Income	☐ Waiting Period		

Employer Contribution

Contribution Structure*

Fixed Dollar Amount

Contribution Type*   Base Contribution Amount for Employee (in $)*

Employee Only   200

☐ Do you want to further customize based on Age?

Save   Cancel

5   Step 4 – Upload Employee Census

1. Open **Employee Census**

2. Click **Import - Download the template provided to enter employee details.**

3. **Save file in folder**

4. Select **Choose File to Upload**

5. Upload completed census template

6. Click **Import**

7. Click **Close** after success message appears

Checkpoint:
Employee records appear in the census table.

Add Class

Class Name	Contribution Structure	Contribution Type	Monthly ICHRA Contribution	Action
Full-Time Salaried	Fixed Dollar Amount	Employee Only	$200	✎ 🗑
Full-Time Hourly	Fixed Dollar Amount	Employee Only	$100	✎ 🗑

Showing 1-2 of 2 entries

First < 1 > Last

Employee Census ⌄

Group Plan Details ⌄

Choose Plan Type to Compare ⌄

Create Quote   Reset

Class Management ✔ ⌄

Employee Census ⌃

Import

Employee ID	Member ID	First Name	Last Name	Member Type	Date of Birth	Age	Class Name	Zip Code	Annual Income	Current Group Pl
					No Data Found					

Group Plan Details ⌄

Choose Plan Type to Compare ⌄

Create Quote   Reset

Class Management ✓

Employee Census

Import

Employee ID	Member ID	First Name		Annual Income	Current Group Pl

Import Census

Choose a file to upload or drag & drop

Please upload your file in Excel format, ensuring the file size does not exceed 10 MB

Get Template   Cancel   Import

Group Plan Details

Choose Plan Type to Compare

Create Quote   Reset

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Employee Census

Import

Employee ID	Member ID	First Name		Annual Income	Current Group Pl

Import Census

HKH training.xlsx

Please upload your file in Excel format, ensuring the file size does not exceed 10 MB

Get Template   Cancel   Import

Group Plan Details

Choose Plan Type to Compare

Create Quote   Reset

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cut's Official Health Insurance Marketplace   ©2026 AccessHealthCT   Build No: ICHRA_R1.7

6 Step 5 – Group Plan Details

1. Open **Group Plan Details**

2. Indicate whether employees currently have group coverage.

3. Click **Save**

7   Step 5 – Current Group Plan Details (Optional)

This section allows you to enter information about the employer's current group health plan contributions, if available.

This step is optional and not required to generate a quote.

Most employers will not have this information readily available during the initial quoting process. You may skip this section and continue.

Purpose of This Step

Entering current contribution details helps brokers:

- Understand how much the employer is currently spending on health insurance

- Compare current costs against the proposed ICHRA strategy

- Demonstrate potential employer savings during discussions

When to Complete This Section

Complete this step only if the employer can provide:

- Current premium amounts, and/or

- Employer contribution levels by coverage tier (Employee Only, Employee + Spouse, etc.)

You only need to enter any two values per row for the system to calculate the remaining fields automatically. Please enter '0' on empty sections.

If Information Is Not Available

- Leave all fields blank

- Click **Save**

- Proceed to the next step

Best Practice:
You can always return later and add this information once the employer provides renewal details.
Step

Class Management ✔   ⌄

Employee Census ✔   ⌄

Group Plan Details   ⌃

Current Group Plan/ Contribution Details

Does the employer have any ongoing group plan?   Yes   No

Choose Plan Type to Compare   ⌄

                                                   Create Quote   Reset

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Group Plan Details   ⌃

Current Group Plan/ Contribution Details

Does the employer have any ongoing group plan?   Yes   No

Select an option to share the details   ● Overall Details ○ Plan-Wise Details

Do you want to share the segment-wise (Family, Employee only, Employee and spouse, Employee   Yes   No
and children)?

Segment-wise Details
Please enter any 2 of the below amounts along with the number of employees for each row

Segment	Number of Employees*	Premium per Employee (in $)	Employer Contribution per Employee (in $)	Cost to Employee (in $)	Total Employer Contribution ($)
Employee Only					
Employee and Spouse					
Employee and Children					
Family					

                                                              Save   Reset

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8   Step 6 – Choose Plans to Compare

1. Open **Choose Plan Type to Compare**

2. Select **All Plans (Metal levels, Carrier, all lowest silver plans are optional)**

3. Click **Create Quote**

Class Management ✔   ⌄

Employee Census ✔   ⌄

Group Plan Details   ⌃

> **Current Group Plan/ Contribution Details**
>
> Does the employer have any ongoing group plan?   [Yes] [No]
>
>   [Reset]

Choose Plan Type to Compare   ⌄

                                              [Create Quote] [Reset]

Class Management ✔   ⌄

Employee Census ✔   ⌄

Group Plan Details ✔   ⌄

Choose Plan Type to Compare   ⌃

○ Metal Level   ○ Carrier   ○ All the lowest cost plan across metal tiers   ○ All Plans

                                              [Create Quote] [Reset]

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9 Click "Create Quote"

Class Management ✔ ⌄

Employee Census ✔ ⌄

Group Plan Details ✔ ⌄

Choose Plan Type to Compare ⌃

○ Metal Level ○ Carrier ○ All the lowest cost plan across metal tiers ● All Plans

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10 Click the "Enter your email" field.

⎘ Download Census Template

Group Detail ✔ ⌄

Class Management ✔ ⌄

Get Your Quote by Email

Employee Census ✔   Enter your email address so we can send you the quote once
                     it's ready.

                     Enter your email

Group Plan Details ✔   Cancel   Confirm

Choose Plan Type to Compare ⌃

○ Metal Level ○ Carrier ○ All the lowest cost plan across metal tiers ● All Plans

Create Quote   Reset