

COMPANY

zizzl health

LOCATION

Milwaukee, Wisconsin

FOCUS

ICHRA

IDEON SOLUTIONS

Plan and Rate Data

Provider network data

Formulary data

**Behind the Scenes with zizzl:
Building an ICHRA Platform from the
Ground Up**

Founded in 2016, zizzl began as a payroll and benefits administration solution focused on making health insurance affordable for businesses and individuals.

When ICHRAs (Individual Coverage Health Reimbursement Arrangements) were introduced as a new health insurance option in 2020, zizzl quickly identified it as an opportunity to give employers more flexibility and employees more plan choices.

zizzl co-founder & CEO, Ray Seaver, was sold. “I love that philosophy—that aspect of choice, and I love the ability for employees to buy the insurance they need for their situation.”

The basics of ICHRA are simple: An employer sets a reimbursement amount, and their employees use that allotment to purchase health insurance via the individual marketplace.



So zizzl set its sights on building a platform where employees could easily shop for individual plans and employers could set contributions and administer benefits. However, Seaver knew that a successful ICHRA platform wouldn't only present plan options, it would also help employees make the right decisions. Because with more choice, there's potential for more confusion.

But launching an industry-leading ICHRA platform wasn't without hurdles. More than anything, zizzl needed data to power an amazing plan shopping experience... lots and lots of data.

Innovating with Ideon: Developing the Ultimate ICHRA Experience

The cornerstone of zizzl's ICHRA platform lies in its comprehensive plan library, built using plan and rate data provided by Ideon. This data set includes intricate details of every available health plan, encompassing aspects like premiums, deductibles, and out-of-pocket maximums. This data was pivotal in giving zizzl the ability to present a wide array of health plan options, ensuring that every potential need of the employers and their employees could be met.

However, with such an extensive range of choices came the challenge of overwhelming the users. zizzl recognized it needed to make the plan selection process more user-friendly and personalized, and help employees navigate the complexities of choosing the right plan.

To achieve this, zizzl integrated Ideon's provider network and formulary data into its platform. This integration was a game-changer, powering zizzl's decision-support features that allow employees to filter the health plan options effectively.



“Good data is important to us,” says Mike Broomfield, zizzl’s Director of Product. “For our decision support tool, we wanted a responsible way to guide each member to a personalized decision that allows them to understand the networks, prescription coverage, their budget, and allows them to make an empowered decision. We couldn’t do any of that without the underlying data from Ideon.”

Through these features, employees can easily identify plans that include their preferred doctors, hospitals, and prescription drugs. This level of customization ensures that each employee can narrow down the options to those that best match for their specific healthcare needs and preferences.



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from Ideon.”**

– Mike Broomfield, Director of Product



zizzl's Success: Streamlined Operations, Powerful Employee Experience



The integration of Ideon's APIs into zizzl's platform has led to substantial efficiencies in sourcing critical health plan data, not to mention an intuitive digital experience.

"Having the ability to source data in one spot through Ideon has been extremely helpful and key to making a more efficient process," says Seaver. Rather than spending hours sourcing data from carriers, zizzl is able to connect to Ideon's API, saving time and effort that can then be reinvested into enhancing the user experience on the platform.

Even more, working with Ideon means zizzl can be confident that its data is accurate and complete. And if data issues do arise, zizzl knows it can count on Ideon to troubleshoot and resolve problems quickly.

Now, a few years into its shift to ICHRA, zizzl sees its collaboration with Ideon as a win for all stakeholders. zizzl built an incredible platform with Ideon as its data foundation, getting more efficient along the way; employees have a seamless and tailored health plan selection process; and employers are saving costs and loving zizzl's seamless benefits administration solution.

Looking to the future, Seaver is enthusiastic about the growth prospects of the ICHRA market and the relationship with Ideon.

"We're very optimistic about the future of ICHRA and we're all in," says Seaver.

"Ideon's data service is key to the industry. This source of data has really enabled the ICHRA platforms to come online. It'd be difficult to do without Ideon's data – more difficult than it already is."

zizzl's results with Ideon



Simplified
plan
shopping



Improved
data
accuracy



Quicker
issue
resolution



Streamlined
processes

