Anderson University – Medical Benefits Resources

Individual Coverage Health Reimbursement Arrangement (ICHRA)

&

Christian Healthcare Ministries (CHM)

Anderson University offers employees two options for meeting their healthcare needs: an Individual Coverage Health Reimbursement Arrangement (ICHRA) and Christian Healthcare Ministries (CHM), a healthcare sharing ministry. Each option works differently, and we encourage employees to explore the educational resources below to better understand how they operate, what they offer, and which may best meet their individual or family needs. This page serves as an ongoing resource for both current employees and new hires, featuring informational videos, recorded presentations, and other helpful materials to support informed healthcare decisions.

Option 1: Individual Coverage Health Reimbursement Arrangement (ICHRA - also known as CHOICE)

Administered through zizzl

Through an ICHRA, Anderson University provides an employer-funded allowance that eligible employees can use toward qualifying individual health insurance coverage. Employees can explore and select available insurance plans based on their healthcare needs and preferences. Our ICHRA partner, zizzl, provides tools, education, and enrollment support to help employees navigate their options.

Impact on Medicare Eligible Employees and Spouses

ICHRA Basis 101

What you need to know to select your health plans

Zizzl ICHRA Anderson University Webinar Nov 13

Option 2: Christian Healthcare Ministries (CHM)

Healthcare Sharing Ministry

Christian Healthcare Ministries (CHM) is a faith-based healthcare cost-sharing program in which members share eligible medical expenses according to the ministry's guidelines. CHM is not traditional health insurance and operates differently from an insurance plan.

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Employees considering this option are encouraged to review how membership works, including sharing eligibility, program guidelines, and potential out-of-pocket responsibilities. CHM Initial Enrollment for pre-consideration: CHM Speed Enroll

Christian Healthcare Ministries (CHM) AU Introductory Call

How To Submit Claims to CHM