



The top health care trends for 2026: What consultants need to know to guide employers

As cost pressures intensify, technology continues to evolve, and workforce expectations shift, these forces are intersecting in ways that require consultants to help employers navigate these complex issues to make more strategic, evidence-based decisions.

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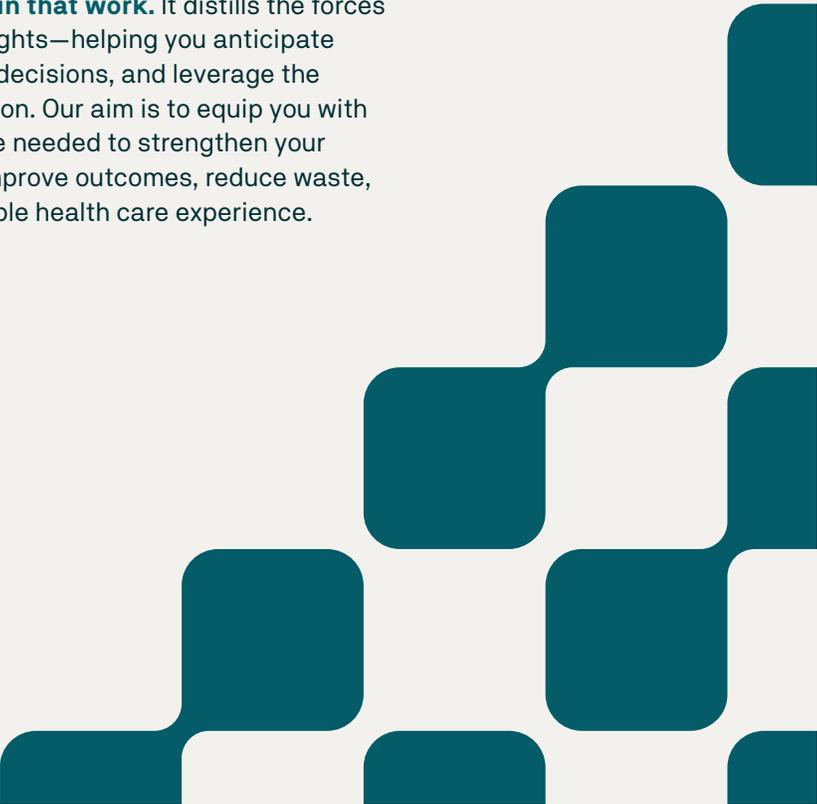
The health care landscape is shifting faster than ever and consultants are being asked to make sense of it in real time.

As pharmaceutical innovation accelerates, chronic conditions rise, and economic pressures reshape how care is delivered and financed, your clients are looking to you for sharper guidance, clearer ROI expectations, and a confident point of view on what comes next.

Employers aren't just managing costs anymore—they're navigating unprecedented complexity. As more employees demand flexible, personalized, and seamless health care experiences, organizations rely on consultants to translate market trends into actionable strategies that balance affordability with improved member outcomes.

This environment elevates the consultant's role as a strategic advisor. You are being asked to evaluate integrated pharmacy medical models, interpret advanced analytics, compare emerging solutions, and help employers understand the implications of breakthrough therapies and new, fast growing fields like longevity medicine. Each trend brings new questions your clients expect you to answer.

This report is designed to support you in that work. It distills the forces shaping 2026 into clear, client ready insights—helping you anticipate cost pressures, simplify complex benefit decisions, and leverage the growing impact of AI and clinical innovation. Our aim is to equip you with the narratives, frameworks, and evidence needed to strengthen your recommendations and help employers improve outcomes, reduce waste, and deliver a more transparent, predictable health care experience.



Five trends will define the employer-sponsored health care landscape in 2026—trends that reflect not only what is changing, but why bold, integrated strategies are now essential.

5 trends to watch in 2026



As costs continue to grow more complex, advanced analytics, forecasting, and consumer-centric strategies will play a larger role in helping employers stabilize budgets.



Pharmacy strategy will become even more central to shaping overall benefit plan affordability and patient experience.



Benefits will continue to be a key differentiator in hiring and retention, especially as employee expectations shift toward more flexible, personalized, and purpose-driven offerings.



Employee expectations for the health care experience will continue to accelerate, driving investment in AI-powered personalization, digital navigation tools, and integrated care.



Clinical breakthroughs and AI will redefine care delivery and create new opportunities for earlier intervention, improved outcomes, and workforce health predictability.

With these forces reshaping the employer-sponsored health care landscape, **let's explore the top trends that will define 2026.**



Trend 1

How consultants can help employers measure success amid rising care costs



What employers should monitor and why it matters

Inflation, rapid pharmaceutical innovation, an aging population, and the growing prevalence of chronic diseases are reshaping how employers plan, budget, and evaluate health care benefits. According to the Centers for Medicare and Medicaid Services, health care expenditures grew **8.2% in 2024** and are projected to rise another **7.1% in 2025**.¹ While these numbers are important, they shouldn't be the only barometer employers use to measure success.

Instead of viewing cost growth as a single figure, leading employers are focusing on the reasons behind the increases to design more stable, employee-friendly strategies in the year ahead.

Employers now have the opportunity to reshape how health care is managed by using advanced analytics, novel technologies, and integrated clinical programs to take control of unpredictability.

Health care expenditures grew

8.2%
in 2024

and are projected to rise another

7.1%
in 2025¹



Trend 1

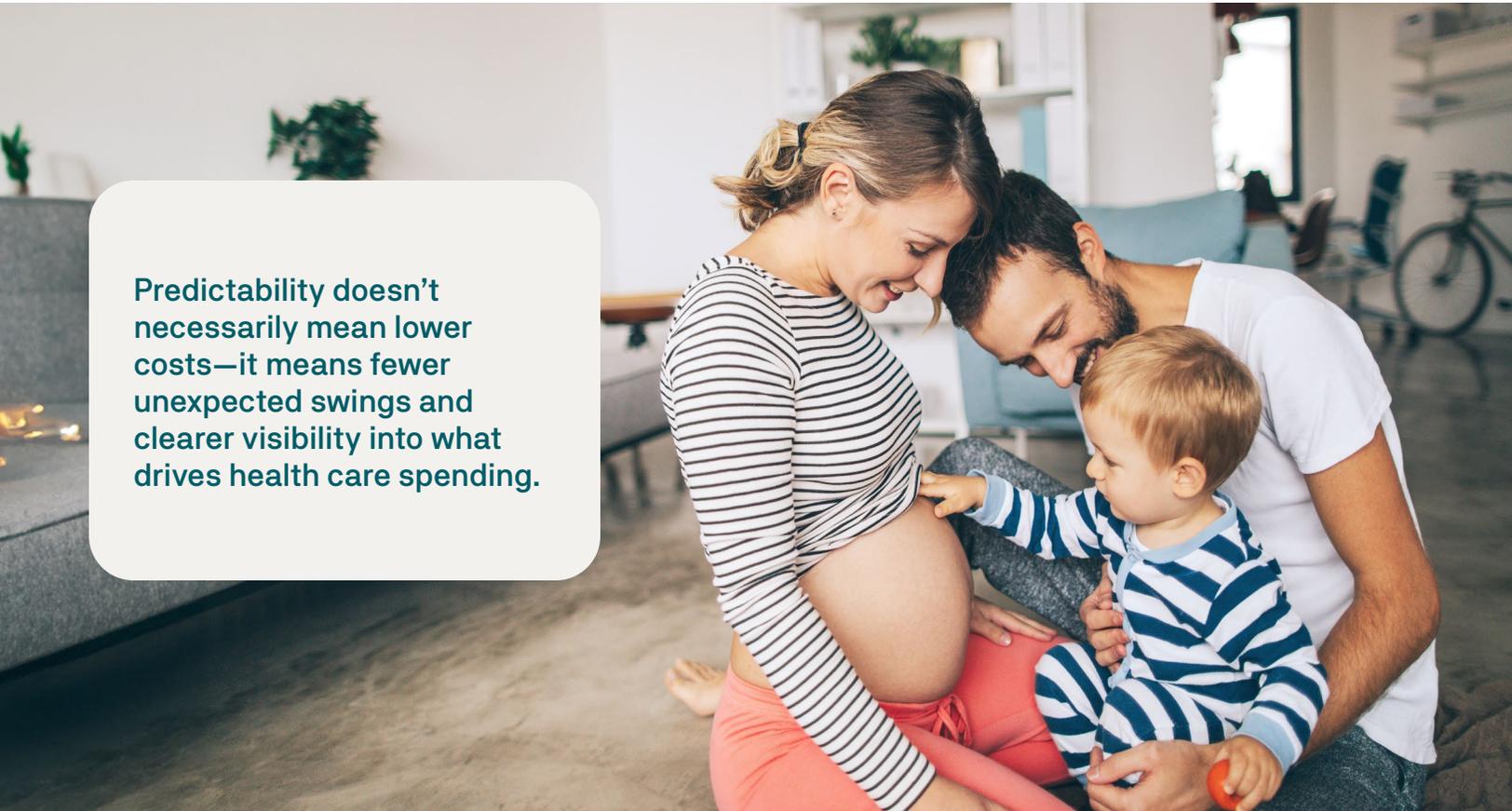


By pairing data-driven insights with a more consumer-centric approach, benefits can be built that are more stable, more transparent, and more aligned with what employees truly need.

Why predictability matters for consultants

Predictability allows employers to:

- ✓ Plan with greater accuracy
- ✓ Stabilize budgets
- ✓ Reduce surprises in renewal cycles
- ✓ Provide a more consistent experience for employees



Predictability doesn't necessarily mean lower costs—it means fewer unexpected swings and clearer visibility into what drives health care spending.



Trend 1

A consumer-centric (or employee-centric) experience is becoming a defining advantage as well.

When employees can use their benefits confidently and access the right care at the right time, outcomes improve and unnecessary costs decline.



MEASURING VALUE

What employers can expect in 2026—and what to plan for

More advanced analytics and forecasting

Employers must find partners that provide meaningful visibility into emerging cost patterns, risk drivers, and opportunities for intervention.

Growing adoption of risk-sharing models

Value-based contracts, stop-loss arrangements, and other risk-mitigating strategies will help employers buffer volatility and gain more predictable results.

Greater expectations around transparency

This includes transparency not only in pricing but also in provider performance, care quality, and outcomes.

Cross-industry collaboration on cost containment

Employers, plans, health systems, and policy stakeholders are collaborating more intentionally around best practices for cost predictability and management.

A stronger emphasis on consumer-centric design

From plan structures to digital navigation to benefits communication, employers will expect solutions that simplify decision-making and empower employees to take actionable steps toward better health.



Trend 2

Pharmacy strategy in 2026—where consultants can guide total cost decisions



Rethinking benefit strategy to drive affordability and value

Today, 32% of total pharmacy and medical spend is related to pharmacy, prompting employers to look for strategies for containing overall trend.² In the pharmacy space, the number of new drugs entering the market continues to expand at unprecedented speed. These breakthrough therapies are transforming patients' lives, but they're also reshaping the economics of employer-sponsored health care.

Consumer-focused solutions that provide cost information up front at the point of decision

Rising drug costs are a top consideration in treatment decisions, making cost transparency at the point of prescribing more important than ever. When a provider can see a patient's specific out-of-pocket cost for medications directly in the prescriber's electronic health record, it enables an informed discussion with the patient about affordability and clinically appropriate therapeutic alternatives before the prescription is written. At the same time, lower- and no-cost options—both generics and select specialty medications—are becoming available to improve access. Benefit designs that incentivize the use of more affordable therapies via lower patient cost share help both employers and employees save.



of total U.S. pharmacy and medical spend is related to pharmacy²



Fully integrated pharmacy and medical benefits can save employers

\$241

per member per year

up to

\$28K

per oncology patient per year³

Fertility and women’s health: A growing priority for workforce planning

Demand for fertility benefits and women’s health support is rising, driven by shifting workforce demographics and greater awareness of women’s health needs. Seventy percent of millennials experiencing fertility challenges would change jobs for fertility coverage. Because fertility care spans both pharmacy (medications) and medical (procedures, monitoring) benefits, integrated programs are essential to ensure affordability, access, and coordinated care.

Women’s health needs are expanding across their life span. Today, 20% of U.S. working women are in some stage of menopause. Expanded coverage for menopause-related care—such as hormone therapy and cardiovascular and bone-health evaluations—is critical to supporting this growing segment of the workforce.

Site-of-care optimization: A high-impact lever to reduce waste

As specialty drug use and costs grow, the site of infusion administration has become a major cost driver. Infusion costs can double or triple in higher-cost sites, making site of care selection one of the strongest levers for reducing spend. Shifting infusions from hospital outpatient departments to lower-cost, clinically appropriate settings—and coordinating decisions across medical and pharmacy benefits—reduces waste and improves patient comfort. A recent study found that infusions outside of the hospital setting are associated with fewer reactions, reduced ER visits, fewer hospital admissions, and lower out-of-pocket costs.

High-cost claimants: Why multidisciplinary, integrated support is critical

People with high medical costs often have several health issues and need treatments that cover medical, pharmacy, and behavioral care. A fully integrated, high-touch clinical support model helps optimize health outcomes and lower costs. This approach also helps reduce ER visits and hospital admissions and re-admissions, as well as lengths of stay.



Trend 2



Medication management



Care coordination



Behavioral health resources



Care transition programs

As the number of high-cost claimants increases with growing disease prevalence in the U.S., employers must invest in plans with the capability to provide personalized clinical support that combines medication management, care coordination, behavioral health resources, and proactive care transition programs. **These integrated strategies help reduce total medical costs.**

PHARMACY STRATEGY

What employers should expect in 2026—and where consultants can guide decisions

In the year ahead, employers can expect pharmacy strategy to play an even more central role in shaping overall benefit plan affordability and patient experience. Key developments include:

Consumer-focused benefits that inform employees of costs *before* they get to a pharmacy and encourage affordability through design.

Expanded women's health and fertility programs embedded more deeply into integrated medical-pharmacy benefit strategies.

Stronger site-of-care management and support for alternative care settings that optimize outcomes and reduce total costs.

Enhanced multidisciplinary support models for high-cost claimants.

A renewed focus on pharmacy as an integrated driver of predictability, whole-person care, and overall workforce health.



Trend 3

Benefits will continue to be a key strategic lever for your employer clients to attract and retain talent



From cost center to competitive advantage

As the labor market enters another year of uncertainty, one truth is becoming increasingly clear: benefits are no longer a support function. They are a strategic lever for attracting and retaining top talent. In 2026, organizations will face a convergence of workforce expectations, demographic shifts, and economic pressures that make benefit innovation not just beneficial but essential.



34% of the workforce is estimated to change jobs in 2026

For employers, the stakes are high. U.S. companies are projected to lose between \$1.3 trillion and \$5.1 trillion in 2026 if turnover trends continue and an estimated 34% of the workforce changes jobs. At the same time, 93% of organizations report concern about retention, underscoring how crucial workforce stability has become to business performance.

Benefits, once viewed as a cost center, are now emerging as one of the most influential drivers of workforce engagement and loyalty.



If turnover trends continue, U.S. companies are projected to lose between

\$1.3

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\$5.1

trillion in 2026



The new talent landscape: Flexibility, personalization and purpose as differentiators

Today's workforce expects far more from benefits than a standard package and a once-a-year enrollment meeting. Employees want benefits that feel relevant to their lives: flexible, personalized, and designed around their evolving needs.

THE DATA UNDERSCORES THIS SHIFT

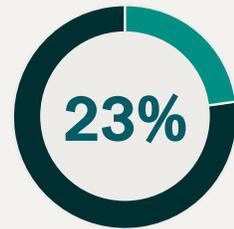


8 in 10

employers say benefits play a critical role in attracting and retaining talent



of employees want greater flexibility in selecting benefit options



are unsatisfied with their existing benefits, which leaves companies vulnerable to preventable attrition



Generational differences are also shaping expectations in powerful ways. Gen Z and millennials, now the largest segments of the workforce, prioritize benefits that support mental health, personal purpose, and overall life satisfaction. These groups favor flexibility, hybrid work support, mental health care, and values-aligned benefits over traditional perks. Meanwhile, older employees continue to prioritize strong medical coverage, retirement support, and financial stability.

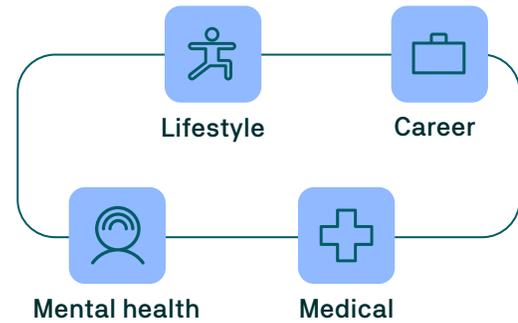
This diversity of needs means a single, uniform benefits model no longer works. Employers who ignore these shifts risk falling behind in a competitive talent marketplace where employees have more options and higher expectations than ever before.



Trend 3

Consultant perspective

Employers are prioritizing benefits to attract and retain talent, and consultants are essential in guiding them toward offerings that meet workforce expectations and support long-term strategy.



WHAT TO EXPECT IN 2026

A more flexible, data-driven approach to benefit design for your clients

As employers rethink their talent strategies, 2026 will mark a decisive shift toward benefit models that are not only more adaptable, but also increasingly informed by real-time workforce insights and evolving employee expectations. Here’s what employers can expect in the year ahead:

Flexible, modular benefit design

The era of “one-size-fits-all” benefits is ending. Employers will increasingly adopt modular plans that allow employees to build their own benefit bundles. These “choose-your-path” models help organizations meet diverse needs without dramatically increasing cost.

Personalization driven by data and technology

Expect more organizations to use data and digital platforms to personalize benefits, communications, and guidance. From recommending benefits based on life stage to tailoring mental health resources, personalization will become a baseline expectation.

Cross-industry collaboration

Employers, health plans, and benefit solution providers will collaborate more closely to pilot new benefit models and measure their impact. Innovation will move faster when stakeholders share insights and test new approaches together.

Generationally tailored offerings

Benefit strategies will increasingly account for generational differences. Employers will design portfolios that support both traditional priorities—like retirement and medical coverage—and emerging needs like purpose-driven benefits, mental health access, fertility support, and career development programs.



Trend 4

Guiding your employer clients through the growing demand for improvements across the entire health care experience



Experience as a workforce strategy

For today's workforce, health care is now a defining part of the employee experience, not just a benefit. As expectations shift and technologies mature, employers are entering a new era where personalization, digital simplicity, and timely support are at the center of workforce well-being.

In 2026, that evolution accelerates dramatically. Employees increasingly expect experiences that are easy, intuitive, and tailored to their needs. As organizations strive to attract and retain top talent while driving productivity, they increasingly view the health care experience as a crucial opportunity to make a meaningful impact on employees' lives—one that goes beyond simply providing a benefit and truly meeting people where they are.

"Health care touches people in the most real and personal moments of their lives. Our job is to make those moments simpler, clearer, more connected, and more human," said Katya Andresen, Chief Digital and Analytics Officer for The Cigna Group. "Whether it's something routine or something life-changing, people deserve an experience that meets them with empathy and the right support at the right time. That's the future we're committed to building."



Health care touches people in the most real and personal moments of their lives."

Katya Andresen
Chief Digital and Analytics Officer,
The Cigna Group



Trend 4

Artificial intelligence is enabling a breakthrough in health care experience: personalization at scale

AI ushers in a new level of personalization

“AI gives us the ability to move past broad categories and deliver care that feels personal,” Andresen said. “By connecting clinical data and preferences in real time, we can anticipate needs and guide each person to the right support, through the right channel, at the right moment. That’s how we make decisions simpler, reduce fragmentation, and improve outcomes for individuals and the employers who support them.”

For employers, this level of personalization delivers fewer gaps in care, greater employee confidence, and a more efficient health care ecosystem overall.

Digital tools reduce friction and boost employee satisfaction with their health plan

Employees want digital tools that help them help themselves, and employers are increasingly embracing self-service. These tools streamline processes, reduce administrative burden, and make routine care simpler.

Adoption is already well underway



of employers offer health care navigation platforms



of employers provide digital tools for chronic condition support



Trend 4

These platforms make it easier for employees to find in-network providers, understand costs, and use their benefits more effectively. This reduces confusion and the productivity loss that occurs when people struggle to get the care they need.

The demand is clear: workers want better personalization, and many are actively seeking jobs with better benefits, underscoring how strongly experience influences retention.

65%

of workers want better personalization

40%

of workers actively seek jobs with better benefits

PERSONALIZATION REDEFINED

What employers can expect in 2026—and how to enable it

In the year ahead, organizations should anticipate a major shift toward more integrated, intuitive, and data-driven health care ecosystems. Key developments will include:

Greater investment in digital navigation platforms that simplify the care journey and remove friction from everyday decisions.

Continuous improvements in the care experience across touchpoints, from appointment scheduling to claims transparency.

Expansion of AI-powered health guidance tools to deliver timely, personalized support.

Better data quality and accessibility, closing information gaps and enabling more proactive care.

A stronger emphasis on digital literacy, ensuring all employees—not just the tech-savvy—can use available tools.

Cross-industry collaboration to advance interoperability, making it easier for systems, providers, and platforms to work together seamlessly.



Trend 5

Clinical innovation and AI: What consultants should prepare employers for



Planning considerations for employers

Health care is entering a new era, defined not just by operational improvements, but by scientific and technological advances that are reshaping *how* care is delivered.

Emerging therapies, next-generation metabolic treatments, longevity and healthspan medicine, and the rise of agentic AI in clinical decision-making are accelerating faster than employers—and in many cases, health systems—have ever seen. These developments represent more than medical breakthroughs, but strategic inflection points that will have far-reaching implications for workforce health, affordability, and predictability.

The era of GLP-1s and the rise of longevity and healthspan medicine

GLP-1 medications have moved beyond diabetes management to influence obesity, metabolic health, cardiovascular risk, and even sleep apnea outcomes. Adoption is accelerating rapidly, with 1 in 8 adults in the U.S. taking GLP-1 drugs for weight loss, diabetes or another condition as of November 2025. Their impact is creating a new clinical category where medications treat root-cause metabolic dysfunction rather than symptoms alone.



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Trend 5



Research shows that each additional year of healthy life is estimated to add **\$38 trillion to the global economy**

At the same time, longevity and healthspan medicine are emerging as essential counter measures to decades of a reactive “sick-care” system. This rapidly evolving field focuses on extending not just how long people live, but the number of years a person lives in good health. Examples include metabolic optimization programs, early detection technologies, microbiome-informed interventions, and precision prevention built around genetics and biomarkers. Research shows that each additional year of healthy life is estimated to add **\$38 trillion to the global economy.**

For employers, these advances bring both opportunities and planning considerations:

- + Increased pharmacy spend and GLP-1 adoption curves that require forward-looking benefit design.
- + New demand for coverage clarity around metabolic, obesity, and longevity-related treatments.
- + Opportunities for earlier, more proactive interventions that meaningfully reduce downstream medical costs.

AI moves from navigation to clinical decision-making

Not only is AI an enabler of improved care experience and personalization, it is also stepping into the clinical arena itself.

New forms of *agentic AI* are emerging with the ability to complete clinical tasks, synthesize patient data, and even assist with prescribing decisions.

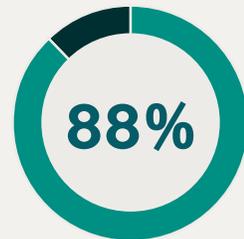
AI ADOPTION METRICS



surge in AI use among physicians year over year



of U.S. physicians are now using AI tools as part of their clinical practice



of health systems use using AI internally



Trend 5

Early use cases include:

- + AI-powered triage and clinical risk assessment.
- + AI agents that help providers prepare care plans, order tests, or flag contraindications.
- + AI tools like ChatGPT moving from consumer health research into care coordination and clinical decision support.

These capabilities promise better access, reduced administrative burden, and improved consistency in clinical outcomes, but they also raise important questions around governance, compliance, model transparency, and data quality.

Adoption metrics show an industry already in motion. AI use among physicians surged **78% year over year**, with 66% of U.S. physicians now using AI tools as part of their clinical practice. **Eighty-eight percent of health systems** are using AI internally, but only 18% have mature governance frameworks in place, creating a gap between adoption and oversight. In addition, health care as a whole is adopting AI at **more than twice the rate** of the broader economy, making it the fastest-moving vertical in enterprise AI today.

“We’re entering a new era where science and technology converge to change the very nature of care delivery. Breakthroughs like GLP-1 therapies and longevity medicine are redefining what it means to stay healthy, while AI is moving from convenience to clinical decision-making,” said Dr. Amy Flaster, Chief Medical Officer of The Cigna Group. **“For employers, this isn’t just about innovation—it’s about anticipating these shifts to deliver better outcomes, greater predictability, and a simpler, more human experience for their workforce.”**



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Dr. Amy Flaster
Chief Medical Officer,
The Cigna Group

PLANNING FOR INNOVATION

What employers can expect in 2026: Key developments to inform your clients’ health plan strategy

Rising adoption of GLP-1 medications and healthspan-focused therapies.

More integrated data and analytics to personalize benefits and clinical support.

Greater investment in AI-powered care coordination and clinical decision support.

A shift toward proactive, precision-driven care that improves outcomes and stabilizes costs.

Early pilots of agentic AI in prescribing and care delivery, with stronger governance frameworks.



A turning point for employers in 2026

As employers look ahead to 2026, it's clear that the forces shaping the health care landscape are not new, but their convergence is unprecedented. Cost pressures, technological advancement, shifting workforce needs, and rising expectations for personalization are colliding in ways that mark a pivotal moment in benefit design and in the guidance employers seek from their consultant partners.

Employers are no longer tasked solely with managing plan expenses. They must also navigate a rapidly evolving environment where experience, integration, and innovation define success, and many are turning to consultants to help interpret these shifts.

Understanding why these trends matter is essential. Each reflects a broader transformation in how health care is delivered and how employees engage with it. The emphasis on pharmacy personalization, flexible benefits, digital navigation, and clinical integration signals a fundamental shift toward whole-person support. Employers who recognize how these elements work together, and who are supported by consultants who can explain why these forces are accelerating now, will be best positioned to adapt. This requires not only awareness but a commitment to evolve benefits, invest in data-driven tools, and lean into approaches that simplify, personalize, and improve care.

Ultimately, the employers who proactively engage with these trends will gain a meaningful competitive advantage. By embracing innovation, deepening their focus on employee well-being, and preparing for continued change, organizations can strengthen their ability to attract and retain talent, manage costs more effectively, and build a healthier, more resilient workforce.

For consultants, 2026 is not just another year in health care—it represents a pivotal opportunity to help clients lead with clarity, confidence, and purpose.

Complementary consultant resources



Five trends will define the employer-sponsored health care landscape in 2026

For a summary of the top health care trends for 2026, [view or download this one-page PDF](#)



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