

Closing care gaps in 2026

How consultants can guide plan sponsors in addressing disparities in access, outcomes and experiences across increasingly diverse populations

Are your clients ready to build more inclusive and resilient health strategies?

Health equity will be a defining measure of success for plan sponsors in 2026. This guide is designed to help you assess client readiness across benefit design, digital access, data-driven care and social needs integration.



Use this guidance to help identify where gaps may exist, understand what those gaps signal about risk and readiness and lead next-step conversations that help clients move from intent to action.

1 Inclusive benefit design is a core equity lever

As health care costs continue to rise and workforces grow more diverse^{1,2}, uniform coverage alone is no longer enough. Inclusive benefit design requires a closer look at where access, affordability and utilization differ across populations and how benefit strategies can be adjusted to meet people where they are.

For consultants, benefit design is often the first place equity gaps appear. These decisions directly influence who can access care, how services are used and whether benefits truly support a diverse workforce.

Inclusive benefit design

Assess whether your client:

- + Regularly audits benefit strategies to identify access or coverage gaps across race, gender, income and geography
- + Evaluates whether mental health and caregiver benefits are accessible and used across diverse populations
- + Offers plan designs or tier structures that account for different financial needs
- + Prioritizes language access and culturally responsive services across benefits and provider networks

STRATEGIC INSIGHT

When benefit design gaps go unaddressed, clients may see downstream challenges in engagement, utilization and long-term cost management, particularly for mental health, caregiver support and culturally responsive services.

CONVERSATION GUIDANCE

Recommend a structured benefits audit, help diagnose gaps in mental health or caregiver support, evaluate plan flexibility and guide clients toward inclusive and culturally responsive communications.

2 Digital health equity is now essential to access

Virtual care and digital tools continue to reshape access for many underserved populations. At the same time, barriers such as limited internet access, device availability and low digital literacy can prevent equitable use.³

Consultants play a key role in helping clients look beyond whether tools exist and assess whether they are usable, accessible and effective for all populations.

STRATEGIC INSIGHT

Digital solutions that are not designed with equity in mind can unintentionally widen access gaps, even when adoption appears strong on the surface.

Digital health equity

Evaluate whether your client has:

- + Assessed digital readiness and identified gaps across employee and member populations
- + Identified barriers such as bandwidth limitations, device access or digital literacy challenges
- + Invested in mobile-first or low-bandwidth digital solutions
- + Used established frameworks to embed equity considerations into digital benefit design³

CONVERSATION GUIDANCE

Evaluate digital readiness, help identify access barriers, recommend mobile-first design principles and introduce equity frameworks to guide technology decisions.

3 Data-driven equity measurement is becoming foundational

Improving equity starts with understanding where care gaps exist. Using data to identify disparities and track progress over time helps shape more informed health strategies and supports alignment with Environmental, Social and Governance (ESG) and Diversity, Equity and Inclusion (DEI) goals.

Consultants help translate complex data into actionable insights so equity measurement informs strategy rather than becoming a reporting exercise.

STRATEGIC INSIGHT

Limited data integration or inconsistent equity metrics often point to missed opportunities to intervene earlier, improve outcomes and demonstrate accountability.

Data-driven equity measurement

Determine whether your client:

- + Integrates social determinants of health data into population health analytics
- + Uses predictive modeling to help identify care gaps and at-risk populations
- + Tracks preventive care utilization across demographic and other relevant equity metrics
- + Aligns equity reporting with broader organizational goals for transparency and accountability

CONVERSATION GUIDANCE

Help clients integrate social determinants of health (SDOH) data, uncover disparities in utilization patterns and connect equity metrics to broader ESG and DEI commitments.

4

Whole-person care requires deeper social needs integration

Health outcomes are influenced by more than clinical care alone. Addressing social needs such as housing, food and transportation is increasingly central to advancing equitable whole-person care.

Consultants can help clients understand where social drivers are affecting outcomes and guide strategies that integrate community partnerships and navigation support.

Whole-person care and social needs integration

Assess whether your client:

- + Partners with community organizations to address non-clinical drivers of health
- + Includes social needs screenings as part of their broader benefit strategy
- + Supports navigation for public benefits and local community resources
- + Incentivizes providers to coordinate care across physical, mental and social domains goals

STRATEGIC INSIGHT

When social needs are not addressed, even well-designed clinical benefits may underperform and contribute to avoidable utilization and higher long-term costs.

CONVERSATION GUIDANCE

Map community partnerships, recommend social needs screenings, support navigation programs and advise on provider incentive alignment.

If this information highlights gaps for your clients, that is expected.

Health equity is complex and consultants play a critical role in helping employers decide where to focus first.

Next steps for consultants:

Equip your client with the conversation starter:

Access the client-facing [health equity 2026 trends checklist](#) to support employer discussions, align priorities and translate these insights into an actionable roadmap.

Explore additional consultant tools and resources:

Visit the [Consultant Hub](#) for customizable slides, solution overviews and conversation guides that help you elevate health equity discussions across your book of business.



1. Business Group on Health, 2025. "2026 Employer Health Care Strategy Survey: Executive Summary". <https://www.businessgrouphealth.org/resources/2026-employer-health-care-strategy-survey-executive-summary>
2. Mercer, 2025. "Survey on Health & Benefit Strategies for 2026". <https://www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/2026-benefit-strategies-report/>
3. Johns Hopkins University Bloomberg School of Public Health, 2025. "Bridging the Digital Divide in Health Care: A New Framework for Equity". <https://publichealth.jhu.edu/2025/bridging-the-digital-divide-in-health-care-a-new-framework-for-equity>

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