EVERNORTH HEALTH SERVICES

EVERNORTH CONSULTANT GUIDE SERIES

What the 2026 health care trends mean for your next client conversation

1

A broader definition of value is emerging as costs rise

Rising health care costs are prompting employers to look beyond headline trend numbers and focus more on predictability, transparency, and the underlying drivers of spend. In 2026, conversations about value increasingly center on understanding volatility and long-term sustainability, not just annual increases.

2

Pharmacy strategy is increasingly central to total cost outcomes

Pharmacy continues to account for a growing share of overall medical spend, elevating its role in benefit strategy discussions. In 2026, integrated medical-pharmacy approaches, site-of-care considerations, and coverage decisions around specialty drugs, fertility, and women's health are shaping how employers think about affordability and outcomes.

3

Benefits are evolving from a cost consideration to a talent differentiator

As workforce expectations shift, benefits are playing a more visible role in attraction, retention, and engagement. Employers are increasingly viewing flexibility, personalization, and purpose-driven offerings as part of their overall talent strategy—bringing benefit design into broader conversations about workforce stability and competitiveness.

4

The health care experience is becoming a defining part of the employee value proposition

Employee expectations for simplicity, personalization, and digital access continue to rise. In 2026, health care experience—supported by digital navigation tools and AI-enabled personalization—is gaining attention as a factor that influences confidence in benefits, productivity, and retention.

5

Clinical innovation and AI are reshaping future benefit considerations

Rapid clinical advances, including GLP-1 therapies, longevity medicine, and the expansion of AI into care delivery, are accelerating change across the health care landscape. These innovations are influencing how employers think about access, affordability, governance, and long-term planning as they look ahead.

Evernorth for consultants. Elevating every client conversation.