

Allied National Solutions for Sustainable Health Care

While industry forecasts point to significant increases in health insurance premiums and medical costs in 2026, **Allied National is ahead of the curve** – delivering smart, proven strategies that help employers control costs without compromising care.

Here are the top four cost inflators predicted for 2026 and what action Allied has already taken:

2026 Cost Inflaters	Allied National Solutions
<p>Hospital Care — With rising inflation driving up operational costs, providers are pushing for higher reimbursement rates — especially in private PPO contracts.</p>	<p>With average claims discounts of 69%*, RBP and Hybrid Plan Solutions are among the most powerful tools available for controlling health care costs — without sacrificing quality. By replacing PPO contracts and inflated charge master rates with transparent, data-driven pricing benchmarks above Medicare levels, our plans deliver smarter savings, greater value, and a better experience for both employers and members.</p>
<p>Prescription Drug — The IQVIA Institute reports that drug spending in the U.S. grew by \$50 billion from \$437 billion to \$487 billion (11.4%) in 2024.</p>	<p>High-Cost Drug Program — Leveraging strategic sourcing solutions embedded in the program to source eligible high cost drugs instead of using traditional retail pharmacies, the program can save our members and employers significant dollars per year in out-of-pocket medication costs.</p>
<p>Weight Loss Treatments — Many health plans identify GLP-1s as one of the top three cost drivers for 2025.</p>	<p>Free Weight Programs** — Members gain access to a free, personalized weight management program through our embedded vendor, featuring one-on-one coaching designed to support long-term lifestyle changes and healthier outcomes. No bots, no generic advice — just real guidance from real experts.</p>
<p>Behavioral Health Care — Utilization of behavioral health services rose 44.6% from January 2023 to December 2024 according to PurpleLab claims data.</p>	<p>Behavioral Health Care Management — Members** have access to our life-changing behavioral health care management vendor ready to help with members’ emotional, mental and physical wellbeing at no extra cost. As one member stated, “I love that you do this. I appreciate the calls and have never had another company do anything like this.”</p>

* Source: 2024 Allied National data

** Freedom Traditional, Hybrid and PPO plans only

The 2026 medical cost trend is a wake-up call for health industry leaders to better manage health care costs, and we are glad to lead the way.

“With 85% retention rates and nearly half of our groups getting a refund from unused claim dollars, our proven-cost containment strategies consistently deliver measurable savings – empowering employers to reduce health care spending without compromising quality of member experience.” – Robin Depenbrock, Allied National's Head of Sales

Contact our Allied Sales Support Team at 888-767-7133 or email sales@alliednational.com for plan options.

Remember – You **can earn up to \$75 per employee** on Funding Advantage major medical and Cost Saver cases. Click on the button below to get more bonus details.

**Allied HealthCare
Assistant**

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