



Rising Healthcare Costs: Key Trends Affecting Employer Health Plans

Healthcare costs continue to increase sharply year over year. We're now in the fourth consecutive year of elevated healthcare costs. Employers are caught in a difficult position trying to balance affordability with quality benefits.

There is not one single factor that is causing healthcare inflation, there are several factors driving higher healthcare spending:

- Rising hospital and facility costs
- Increased prevalence of chronic conditions
- Growing use of high-cost specialty drugs, including GLP-1 medications
- Higher healthcare utilization
- Expanding healthcare technology
- An aging workforce with more complex healthcare needs

Every renewal forces employers to make tradeoffs to offset the higher premiums, often resulting in cutting benefits, increased employee cost-sharing, and going with plans that have smaller networks.

It's time to find new ways to help employers provide comprehensive benefits at an affordable cost

There isn't one solution to healthcare affordability. What we're seeing instead is a growing toolkit of strategies that address how healthcare is financed, where care is accessed, what we pay for it, and how employees navigate the system.

- Financed differently - fully insured vs. level funded.
- Access and paid differently - alternative networks, referenced based pricing, direct contracting.
- Helping members use it better - navigation and advocacy.

As employers look for solutions that combine affordability, access, and meaningful benefits, understanding these healthcare trends can help guide smarter benefit decisions.

Contact our Account Executives at sales@alliednational.com to learn more about health plan options designed to help employers navigate today's healthcare challenges.

Freedom Open Access Brochure

A banner for the "Champion Bonus" program. On the left is a logo for "FUNDING ADVANTAGE" with the tagline "A Level-Funding Solution for Small Groups". The main text reads "Champion Bonus" in large green letters, followed by "Sept. 1, 2026 to Feb. 1, 2027" in a smaller font. Below this is a green button that says "View Bonus Program". The banner is flanked by abstract teal and green curved shapes.

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Champion Bonus

Sept. 1, 2026 to Feb. 1, 2027

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