

Administrator

Important news and updates from your benefits professionals

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Trends In Today's World

Promoting R & R

With a belief that too many employees are overworked and overstressed, one beverage company recently imposed a requirement that every employee take five consecutive days off during the summer, specifically between June and September of each year. Referred to as a summer recharge benefit, the program also included automatic entry in a raffle for a \$1,000 cash prize to put towards travel expenses. While top executives could not enter the raffle, they were required to take time off as a way to reinforce the employer's belief that time off keeps organizations more productive and efficient.

Detecting Cancer with AI

Following training on a database of 15,000 voice recordings, an assistant professor at Atlanta-based Emory University School of Medicine has developed an AI model that has been 93% successful at detecting throat cancer in a patient's voice. According to a news release, the AI model identifies patients with a mass in their larynx by utilizing a mobile app to record 10 voice prompts in approximately 5 minutes.

Delivering Measurable Savings and Healthier Outcomes

Employers are under constant pressure to balance healthcare costs, quality, and access. In a market where delaying care often leads to higher claims and diminished productivity, Access2day integrates employer-sponsored, zero-copay clinics that offer primary care, urgent care and basic labs.

Why Near-Site Clinics Work

When cost or convenience becomes an obstacle, employees delay treatment. Access2day solves this problem with near-site clinics, eliminating barriers to help members get the care they need quickly and affordably. Employers lower overall plan costs and avoid more costly claims.

Access2day in Action:

- **Municipal Case Study:** Reduced ER visits by 11% in the first year and saved an estimated \$2,692,245 in claims costs over 7 years.
- **School System Case Study:** Reduced substitute teacher hours driven by absenteeism by 18% and saved an estimated \$1,811,950 in claims costs in the first two years.
- **State Health Plan Case Study:** Improved employee satisfaction and saved an estimated \$18,452,059 in claims costs in one year.

- Convenience boosts preventive care engagement
- Faster treatment lowers the risk of high-cost claims
- Increased satisfaction strengthens employee morale
- Cost-containment strategies often secure better stop-loss rates

The 90 Degree Benefits Advantage

When Access2day is integrated into a self-funded health plan through 90 Degree Benefits, employers gain far more than a clinic solution. We help layer additional cost containment and member navigation programs for maximum impact:

- **CareConnect** – Guides members to the highest-value providers, eliminating surprise bills and improving outcomes.
- **RightTurnRx** – Delivers up to 30% pharmacy savings without compromising care.
- **Seamless Implementation & Management** – As your TPA, 90 Degree Benefits ensures these programs work together within your strategic plan design to deliver lasting value.

Make the Right Turn™

More than a near-site clinic solution, Access2day is a strategic cost containment tool. By combining it with the right funding model, 90 Degree Benefits helps employers reduce costs and create a better benefits experience for everyone.

A Better Experience for Everyone

When financial and logistical barriers are removed, the impact extends beyond the balance sheet...

See the Results for Yourself

Don't delay. Let's design a smarter, self-funded strategy that delivers real savings and better care.



One Big Beautiful Bill and Health Benefits

Have You Unlocked the Power of Data?

With industry observers anticipating a big healthcare cost increase in 2026 and GLP-1 drugs driving current increases, it's extremely critical that organizations understand the role claims and utilization data can play in keeping health benefits affordable.

Fortunately, employers who self-fund and smaller organizations utilizing hybrid or level funded plans have access to claims data. Tracking this data over time and working with us to regularly analyze trends will enable you to determine the value of preventive benefits such as cancer screenings and more. As trends become more apparent and workforce needs continue to evolve, plan designs can be adjusted and the ability to negotiate successfully with providers will begin to shift in your favor.

Even Smaller Firms Can Benefit

While smaller groups may lack resources available to the giants, data is essential to identifying healthcare cost drivers and the potential for cost management strategies. Monitoring utilization will help determine if members are aware of their benefits and the choices being made when treatment is needed. While group size may influence plan design, 90 Degree Benefits can help virtually any organization implement a data-driven approach needed to maintain a high-quality, cost-effective healthcare plan.



On Independence Day, President Trump signed the OBBBA into law as a huge budget reconciliation bill with several implications for employer-sponsored benefit plans. Here's a brief look at the changes many health benefit plans can expect.

Zero Cost Sharing for Telehealth & HSAs – The ability to provide telehealth and remote care services with no cost sharing and no impact on HSA eligibility. Retroactive to January 1, 2025, OBBBA makes permanent a provision for those with High Deductible Health Plans (HDHPs) that was available temporarily during the pandemic.

HSA-Compatible Direct Primary Care – Beginning in 2026, employers will be able to integrate direct primary care arrangements into HDHP strategies without disquali-

fying HSA contributions. Direct Primary Care fees become HSA-eligible expenses, however services must be ambulatory and monthly fee maximums of \$150 for individuals and \$300 for families, indexed annually, will apply.

Tax-Free Student Loan Repayment – Under a provision of the CARES Act, OBBBA allows employers to contribute up to \$5,250 annually toward employee student loan debt tax-free beyond 2025 – a significant recruiting and retention tool, especially for young employees.

Increased FSA Limits for Dependent Care – Effective in 2026, limits for reimbursement of DCAP costs by Section 125 plans will increase to \$7,500 per year for married couples filing jointly and \$3,750 for those filing separately. Future increases will require Congressional action.

Transportation Benefits – Under IRC Section 132, while reimbursement of bicycle commuting costs will be eliminated in 2026, annual limits for parking or transit benefits will be adjusted.

While the major impact of OBBBA will not be felt for some time, staying focused on claims data will enable employers to make informed decisions and continue providing high-quality health benefits to valued employees.

Trends continued

Shorter Medical Degree Programs

Two Florida-based Colleges of Osteopathic Medicine have created a medical degree program two years shorter than the traditional eight-year degree program. The accelerated program, which integrates STEM education, will accommodate 20 students each year and will not require that students take the Medical College Admission Test. The program was established in response to a critical need for physicians present throughout Florida and other rapidly-growing areas in the U.S.

Outpatient Care Boom

As hospitals and health systems continue to reposition in-hospital settings to address the high-cost treatments needed by an aging population, outpatient facilities continue to provide new growth opportunities. Observers expect hospitals to add new, convenient locations and adjust their operations, shifting joint replacement procedures and basic coronary interventions to outpatient facilities.

Robotic Massage Anyone?

A columnist recently compared massages provided by an AI-powered

machine and a human, professional massage therapist. Both were received on successive days at a highly rated hotel and spa and while there were a few distinct differences, both were enjoyable. The cost for an experienced massage therapist was about \$100 higher, tip included. Differences included tight lounge-wear used in the automated massage and the machine's inability to reach the head and neck, areas many people enjoy. While robots are not expected to replace humans, they are being added by hotels and spas across the country.

Family Care Exceeds \$35,000

According to the Milliman Medical Index, healthcare costs for a family of 4 have risen above \$35,000 this year, driven by increases of 9.7% in pharmacy expenses and 8.5% in outpatient family care. While employers continued to shoulder most of the burden, their share fell from 61% to 58%.

In contrast to last year's index that reflected higher prescription drug costs due to the growth of GLP-1 drugs, much of this year's increase is attributed to higher costs of outpatient care. This is said to be a result of more high-cost drugs being administered at outpatient facilities rather than in hospitals.

Cost Sharing Limits Up

Based on final rules and calculations for the ACA's maximum annual limitation on cost sharing, the maximum annual limitation for 2026 plan years will be \$10,600 for self-only coverage and \$21,200 for family coverage. This represents an approximate increase of 15.2% from the 2025 limits. These new limits replace previously announced limits for 2026, which were based on a now outdated methodology.

Cost sharing limits are referred to as out-of-pocket maximums. Once this maximum is reached, enrollees cannot be responsible for more cost sharing for essential health benefits for the remainder of the year.

Working While Sick

A survey of 1,000 working adults found that 57% of workers took fewer than two full sick days in 2024. Those who refused to stay home did so for fear of falling behind in their work or being perceived as unreliable. More than half also said they couldn't possibly take a week of unpaid sick leave without falling behind on their bills.



It's Not Easy Turning 26

Data from the Kaiser Family Foundation estimates that 15% of 26-year-olds are uninsured, the highest rate of any age group in the U.S. The requirement to find your own coverage before turning 26 became law in 2010 as part of the Affordable Care Act (ACA). Because many in this age group are employed by companies that lack health benefits, some go to the online insurance marketplace only to find a confusing process, rising costs and few quality standards to rely on. Unable to find or afford good coverage, some end up with less than comprehensive coverage or go without coverage altogether.

As deductibles and coinsurance costs have continued to rise, a big percentage of young adults have incurred medical debt. Many observers caution that matters may only get worse with ACA subsidies adopted by the Biden administration set to expire at the end of 2025.



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ATTENTION BROKERS AND CONSULTANTS:

Introducing the 90 Degree Benefits YouTube Channel

Our new YouTube channel features expert-led streaming content, including Webinar Wednesday recordings, member-portal walkthroughs, deep dives into health benefit trends and plan designs employers are using to combat rising health care costs while achieving healthier outcomes. A few examples include:

- All the Hype About GLP-1's
- Consumer Driven Health Plans
- Ways to Reduce Pharmacy Costs
- Your Guide to Reference Based Pricing
- Member Navigation & Advocacy Solutions
- Switching from Fully Insured to a Level Funded Health Plan

Creating relevant benefit-related content on YouTube is just one more way 90 Degree Benefits is striving to humanize health care. It's a great resource for learning about our benefits offerings and the broader landscape of health plans. Check out our streaming content to stay informed, enhance client relationships and sharpen your knowledge across our service lines.

Did You Know? New Ideas for Healthy Consumers

Eyeglasses Can Hear

Introduced by Nuance Audio and designed by Ray-Ban parent EssilorLuxottica, eyeglasses with hearing aids built into the frames are creating quite a buzz. While the cost is approximately \$1,000 for the light-weight frames, it appears the tiny speakers built into the arms and microphones built around the front of the frames are a big help to folks with mild to moderate hearing loss.

The glasses need to be charged after about 8 hours and connecting to smartphone apps with Bluetooth makes adjusting the volume and direction quite easy. In contrast to hearing aids with coin-cell batteries that often last up to 6 years, the batteries in these frames will begin losing strength after about 2 1/2 years, causing the frames to be replaced. But for those who have problems with AirPods, these eyeglass frames are a versatile, convenient two-in-one option.

Breakfast Cereal: Healthy or Harmful?

Dietitians caution that even though many cereals are more like a dessert or treat than nutrient-rich breakfast foods like eggs, Greek yogurt or oatmeal, some options are better than others. Next time you're trying to find a healthier choice, look for a cereal made with...

- **100% whole grains**
- **Lower amounts of added sugar (3 to 6 grams per serving)**
- **Higher levels of fiber (3 to 5 grams per serving)**
- **Protein (6 to 10 grams per serving)**



While breakfast cereals heavy on sugar and light on protein can have a place in a balanced diet, they should be consumed in moderation and paired with a protein source whenever possible.

Find Colon Cancer Earlier



Research from the American Cancer Society shows an increase in colorectal cancer diagnoses following a change in medical guidelines for screenings from age 50 to 45. Recent screening recommendations appear to be working, enabling the disease to be caught earlier. Noting that colorectal cancer rates have been rising for adults under 50 since 1990, epidemiologists are crediting the new guidelines for saving lives and raising the quality of life for people who are diagnosed.

ACS reports that screening by colonoscopy has risen from around 20% of people age 45 to 49 in 2019 to about 28% in 2023. While this age bracket accounts for almost half of all colorectal cancer cases in adults under age 50, colorectal cancer specialists say this still leaves a good number of at risk people too young to be screened.

Note: This newsletter is not intended as a substitute for personal medical or employee benefits advice. Please consult your physician before making decisions that may impact your personal health. Talk to your benefits administrator before implementing strategies that may impact your organization's employee benefit objectives.



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Let's Talk