

Administrator

Important news and updates from your benefits professionals

Vol. 2026, Iss. 01

Trends In Today's World

Older Workers and HDHPs

AARP reports that between 2012 and 2022, the share of older workers enrolled in High Deductible Health Plans rose from 30% to more than 50% – a huge 77% increase. While the number of older workers having both a HDHP and a qualifying HSA is growing, most of the growth exists among older workers earning higher incomes.

Goodbye Private Practices

According to the Government Accountability Office, independent physician practices are disappearing as health systems, private equity groups and other large corporate entities expand their presence in medical treatment. In fact, the number of physicians employed by larger organizations has increased from 15% in 2019 to 23% in 2024. Unfortunately, the report also revealed that patient office visits cost about 17% more after hospital acquisition occurs.

Less Is More

In some regions, stagnant wages are translating into more hours worked. In fact, according to research firm MyPerfectResume®, 10.7% more cumulative national work hours were logged

continued on page 2

How 90 Degree Benefits Cut Healthcare Costs by 27%

For many employers, rising healthcare premiums feel inevitable. Each renewal season brings another double-digit increase, forcing hard decisions about benefits and budgets.

That was the reality for one Northeastern manufacturing company spending more than **\$1.1 million annually** on employee benefits. With premium hikes ranging from **15% to 30% each year**, the employer knew the trend had to stop or they'd have to make drastic cuts.

A Smarter Strategy for Sustainable Savings

When the company partnered with 90 Degree Benefits, we collaborated with their broker to implement a comprehensive, data-driven approach that targeted the key drivers of cost without compromising employee care.

Here's How We Did It:

- **Rx Cost Relief:** Many plan members qualified for manufacturer drug assistance and government programs, cutting unnecessary pharmacy spend.
- **Proactive Medical Management:** By implementing medical management, we ensured appropriate care and utilization, improving outcomes while controlling costs.
- **Smart Plan Redesign:** The benefit plan was restructured to guide members toward high-quality, cost-efficient providers and facilities, improving value across the board.



■ 27% reduction in PMPM costs

- 2020 PMPM (Actual): \$504
- 2025 PMPM (Projected): \$368

- **Zero employee premium increases** in over five years, despite national healthcare cost trends climbing sharply.

The employer not only broke free from the fully insured cycle of unpredictable rate hikes but also achieved greater member satisfaction and long-term stability.

A Better Way Forward

For this manufacturer, partnering with 90 Degree Benefits meant building a smarter, sustainable plan that puts both the business and its people first.

If your organization is ready to break the cycle of rising healthcare costs, we're ready to help.

Let's Make the Right Turn™ together.

The Results: Five Years of Measurable Impact

The results speak for themselves. Over five years, this strategic shift delivered consistent, sustainable savings and measurable peace of mind.



How Do You See Your Health Plan?



Cost Center or Investment in Your Company's Future?

While the high cost of healthcare is a major concern for every business, there is growing recognition that a positive benefits experience can boost morale, foster loyalty and improve overall employee well-being – factors that contribute to financial success.

Strategic Talent Tool

Top executives know that in addition to finding ways to manage rising costs, high-quality health plans provide the flexibility needed to meet employee needs. By leveraging health benefits, employers are better able to retain and attract top talent. Lower employee turnover and other tangible benefits change the way everyone looks at health benefits.

While the perspective may be changing, enhancements in technology and data analysis also make it easier for employers to determine the ROI of current benefit offerings, predict future costs and manage risk going forward. These capabilities will be critically important as employers strive to support their workforces in the future.



What Brokers Need to Know About TrumpRx

90 Degree Benefits can help you stay ahead.

The Trump administration's new drug pricing initiative, TrumpRx, is making waves, and brokers need to be ready. With a focus on direct-to-consumer drug pricing and aggressive cost-cutting measures, TrumpRx could reshape how prescription benefits work in employer-sponsored health plans. What does this mean for you as a broker or agent? Let's break it down.

How might TrumpRx impact employer healthcare plans?

TrumpRx aims to lower drug prices by:

- Steering patients to buy medications directly from manufacturers at government-negotiated prices
- Using international pricing benchmarks to cap costs
- Pressuring drugmakers to offer deeper discounts

While this sounds good for consumers, it could disrupt traditional Pharmacy Benefit Manager (PBM) models.

Employers may see:

- Shifts in drug availability or pricing within their current plans
- Pressure to match public pricing benchmarks
- Increased complexity in managing pharmacy benefits

What can I do as a broker to help employers prepare?

1. Review your clients' current pharmacy benefits to understand where you may be exposed to pricing shifts.
2. Educate yourself by following the latest news and keeping up-to-date on the latest developments concerning TrumpRx.
3. Educate clients by keeping them informed.
4. Remain flexible. These regulations are new and evolving. Implementation may take time.
5. Work with a partner like 90 Degree Benefits who can help you find cost-effective solutions.

How can 90 Degree Benefits help?

90 Degree Benefits offers cost-saving pharmacy solutions, including RightTurnRx™, that will help you control your clients' drug costs through PBM procurement, contract evaluation and clinical oversight so you can better navigate change.

With a team of experts and proven cost-saving strategies, 90 Degree Benefits helps brokers stay ahead of policy changes and protect their clients' bottom lines. Ready to make a right turn for your clients? Contact 90 Degree Benefits today.

REFERENCES

- "TrumpRx: How the Drug Pricing Program Works." <https://govfacts.org/explainer/trump-rx-how-the-drug-pricing-program-works/>
- "Inside TrumpRx and its unusual launch." <https://ctosp.org/daily-news-clip/inside-trump-rx-and-its-unusual-launch/>
- "Trump Announces 'TrumpRx,' a Government-Run Direct-To-Consumer Drug Website." <https://www.notus.org/healthcare/drug-prices-trump-rx-pfizer>
- "Creating unique health plan solutions - 90 Degree Benefits." <https://90degreebenefits.com/solutions/>

Trends continued

between 2007 and 2024. The increase is thought to be the result of longer shifts, more second jobs, gig work and a continued blurring of work-life boundaries. The 5 states showing the largest increases in hours worked are Texas, North Dakota, Utah, Idaho and Arizona – primarily due to expanding industries and resulting labor shortages.

Manicure Fans Beware

The European Union recently banned TPO, a chemical used to make gel manicures last, after animal studies showed risks from high oral doses in rodents. Regular polish doesn't contain TPO, and while gel polish does, typical exposure levels are minimal and considered low-risk.

Training Teens

Consultant Mercer expects a deficit of 100,000 healthcare workers by 2028, mostly nurses and nursing assistants. To meet the needs of an aging population, rural hospitals in Tennessee and other states are working with school districts to train students, with the first earning LPN credentials and becoming work-ready in 2029.

Support for Multi-Cancer Blood Testing



A bill that would add multi-cancer screening blood test benefits to Medicare recently received unanimous support from the House Ways & Means Committee. While the bill would not directly impact employer-sponsored health plans, some think it may encourage

employers and insurers to follow suit and copy Medicare. Currently, the most widely known multi-cancer blood test, the Grail Galleri test, can screen for about 50 forms of cancer. While researchers note that tests will sometimes detect cancers that do not exist or are too small and slow growing to impact patient health, oncologists maintain that early detection is always better.

Self-Funded Employers Cheer FDA

The President of the ERISA Industry Council (ERIC) says that by eliminating some testing requirements, the FDA could increase competition and lower the cost of new biologic drugs. According to ERIC, the 600 biologic medications now available in the U.S. cost patients about 20 times more than other types of drugs, on average.

Guidance proposed by the FDA says that by eliminating tests requiring that biosimilar drugs go through processes comparing their efficacy with the efficacy of the drugs already on the market, employers, employees and their families would realize significant cost savings.

Transparency Moves Ahead

Industry experts in attendance at the recent Self-Insurance Institute of America National Conference agreed that while transparency rules and regulations haven't yet been a game changer in healthcare cost control, they have moved the ball forward. Discussions throughout the Self-Insurance community continue to debate how new mandates may reshape plan design, administration and data-sharing requirements. Experts are confident that while progress may come slowly, transparency will continue to boost competition among providers and create greater confidence and trust among healthcare consumers.

A Resurgence of HDHPs



Experts say a softening labor market and rising health insurance costs are contributing to increased interest in HSA-compatible High Deductible Health Plans. Recently adopted legislation allowing HSAs to pay direct primary care practice membership fees may also boost employer adoption of HDHPs.

Studies traditionally show that when healthcare costs rise and employment growth slows, employers look for every opportunity to manage costs. While higher deductibles can result in higher overall annual out-of-pocket maximums, the triple tax-saving advantages offered by health savings accounts can go a long way to soften the impact of a higher deductible.

Gen Z Big on Wellness

According to a survey of 5,000 employees, corporate wellness platform Wellhub says the first generation to grow up with the internet and cell phones is placing a growing emphasis on overall well-being. Many employers are encouraged, saying that by demonstrating a more holistic approach to wellness, young people are helping to overcome stigmas that have long been associated with efforts to address mental and emotional health as well as physical well-being.

Open to Change

Being raised on a full diet of Instagram, TikTok and other social media platforms has given GenZ a

wide-open view of the work world. Many are very entrepreneurial and because they tend to spend more time in the office than their older counterparts, GenZ has little tolerance for an uninspiring corporate culture or work environment.

90 Degree Wellness – Your Wellness, Your Way

As a personalized hub for better health, rewards and motivation, 90 Degree Wellness from 90 Degree Benefits provides a simple path to a healthier you. Once registered, members can easily track their health and wellness from anywhere, anytime. By learning, tracking goals and complet-

ing challenges, 90 Degree Wellness delivers fun and fosters a sense of community often missing from programs of the past.

With GenZ inspiring a stronger commitment to health, employers have an opportunity to think of new ways to foster a culture of wellness in 2026 and beyond. By integrating technology and encouraging community, wellness programs such as 90 Degree Wellness can not only enhance physical, mental and emotional well-being but employee satisfaction and productivity as well.

Did You Know? New Ideas for Healthy Consumers

Put a Chatbot on Your Medical Team

Even though physicians caution that an AI bot can't feel a bump or order a diagnostic test, the information and insight currently available from ChartGPT, Grok, Gemini and others is nothing short of amazing. Whether you're trying to understand a complex lab report or learn more about a symptom you've recently experienced, it can be a big help.

While reports show that more people are learning to use AI to obtain and share health information, these conversations are not HIPAA protected.

The need to use data control settings to prevent any sharing of your personal information cannot be overemphasized.

AI has the power to personalize, engage and empower in entirely new ways. Interpreting information and helping patients ask meaningful questions when an important decision must be made is one example. While AI chatbots are not physicians, those who learn to use this technology will enhance their doctor-patient relationship and make more informed healthcare decisions.

Avoiding Ultra-Processed Foods

A new respiratory journal study suggests a possible connection between lung cancer and high intake of ultra-processed foods (UPFs). The study, which tracked eating habits of 100,000 participants age 55 to 74, showed that UPFs believed to increase the risk of lung cancer were lunch meat and diet, caffeinated and decaffeinated soft drinks. While the results were not deemed definitive, hematologists and oncologists believe they warrant closer examination of additives and preservatives we're consuming.

The key is to focus on whole, unprocessed foods such as whole grains, fruits and vegetables and avoid UPFs containing large amounts of fat, sugar and salt. Sour cream, cream cheese, ice cream, fried foods, candy, soft drinks and many breakfast cereals are popular examples. Nutritionists often say when examining ingredients, pass on foods listing additives and preservatives you can't pronounce!

Sleep Better, Live Better

In contrast to waking to find yourself feeling groggy, irritable or struggling to focus, sleep medicine professionals say 7 to 9 hours of quality sleep should leave you feeling rested the next day. While sleep apnea is one possibility you can be tested for, sleep specialists recommend the following measures:

- If possible, establish a regular sleep schedule by consistently getting up and going to bed at the same time.
- Before bedtime, remember to turn off electronics such as your TV, laptop, smartphone or speaker.
- Getting physical activity daily will typically help you fall asleep and stay asleep.
- What you eat and drink daily can make a big difference and always avoid eating a big meal before bedtime.
- The National Sleep Foundation suggests that a temperature of 65 degrees Fahrenheit is ideal for sleeping.

Finally, when you're getting ready to call it a day, do your best to clear your mind and put the day's concerns aside. Making this a part of your nightly routine will help you relax and hopefully fall asleep faster.

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.



Corporate Office

450 Riverchase Parkway East | Birmingham, AL 35244 | 833.748.8876 | 90degreebenefits.com

Regional Offices

Connecticut

291 S. Lambert Rd, Ste 4
Orange, Connecticut 06477
203.876.1660

Florida

14710 Tamiami Trail N., Ste 201
Naples, FL 34110
239.403.7884

Georgia

2810 Premiere Parkway, Ste 400
Duluth, GA 30097
800.680.8728

Kansas

Allied National
4551 W. 107th St, Ste 100
Overland Park, KS 66207
913.945.4100

Louisiana

1325 Barksdale Blvd, Ste 300
Bossier City, LA 71111
800.742.9944

Minnesota

1300 Godward St, NE, Ste 3850
Minneapolis, MN 55413
800.558.7798

Mississippi

1505 Jackson Avenue
Pascagoula, MS 39567
228.762.2500

North Carolina

One Pinebrook Plaza
9101 Southern Pine Blvd, Ste 300
Charlotte, NC 28273
800.277.9476

Oklahoma

325 N. Main Street, PO Box 1309
Muskogee, OK 74401
800.749.1422

Pennsylvania

Pittsburgh
151 Roessler Road, Ste 102
Pittsburgh, PA 15220
800.922.4966

Harrisburg

6345 Flank Drive, Ste 400
Harrisburg, PA 17112
717.652.8040

Tennessee

2607 Kingston Pike, Ste 190
Knoxville, TN 37919
800.762.8316

Texas

Corpus Christi
210 South Carancahua, Ste 301
Corpus Christi, TX 78401
800.436.8787

Dallas

15455 N. Dallas Parkway, Ste 475
Addison, TX 75001
469.791.5900

Houston

22322 Grand Corner Drive, Ste 200
Katy, TX 77494
800.436.8787

Lubbock

3307 82nd Street, Ste 37
Lubbock, TX 79424
800.747.9446

San Antonio

11467 Huebner Road, Suite 300
San Antonio, TX 78230
800.747.9446

Wisconsin

7020 N. Port Washington Road,
Ste 206
Milwaukee, WI 53217
800.558.7798

Let's Talk