ERC

Member Poll Results

Health Insurance Renewal Strategies & Cost Management for 2026-27

FEATURED RESEARCH REPORT

August 2026

FIGURE 1 | How do you expect your renewal to compare to prior years?

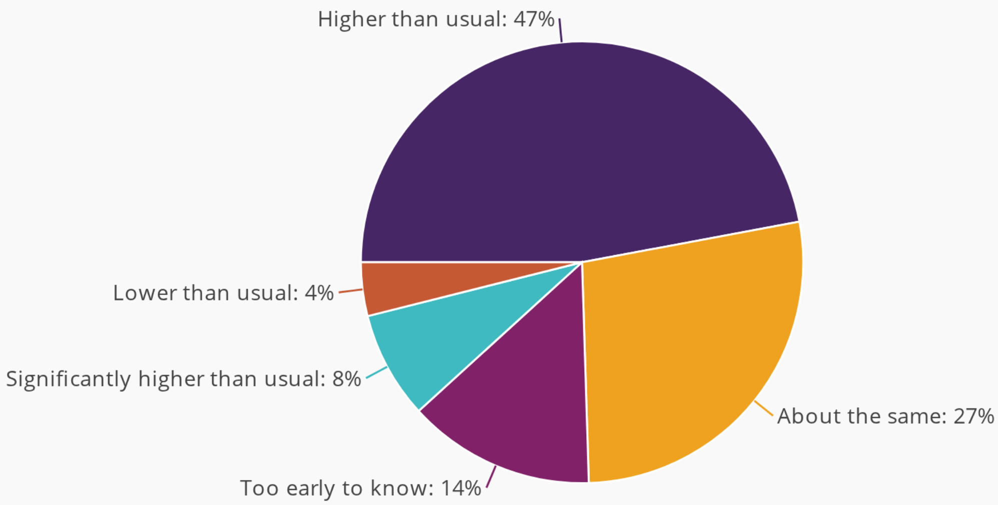


FIGURE 2 | If you have a preliminary renewal number, is it:

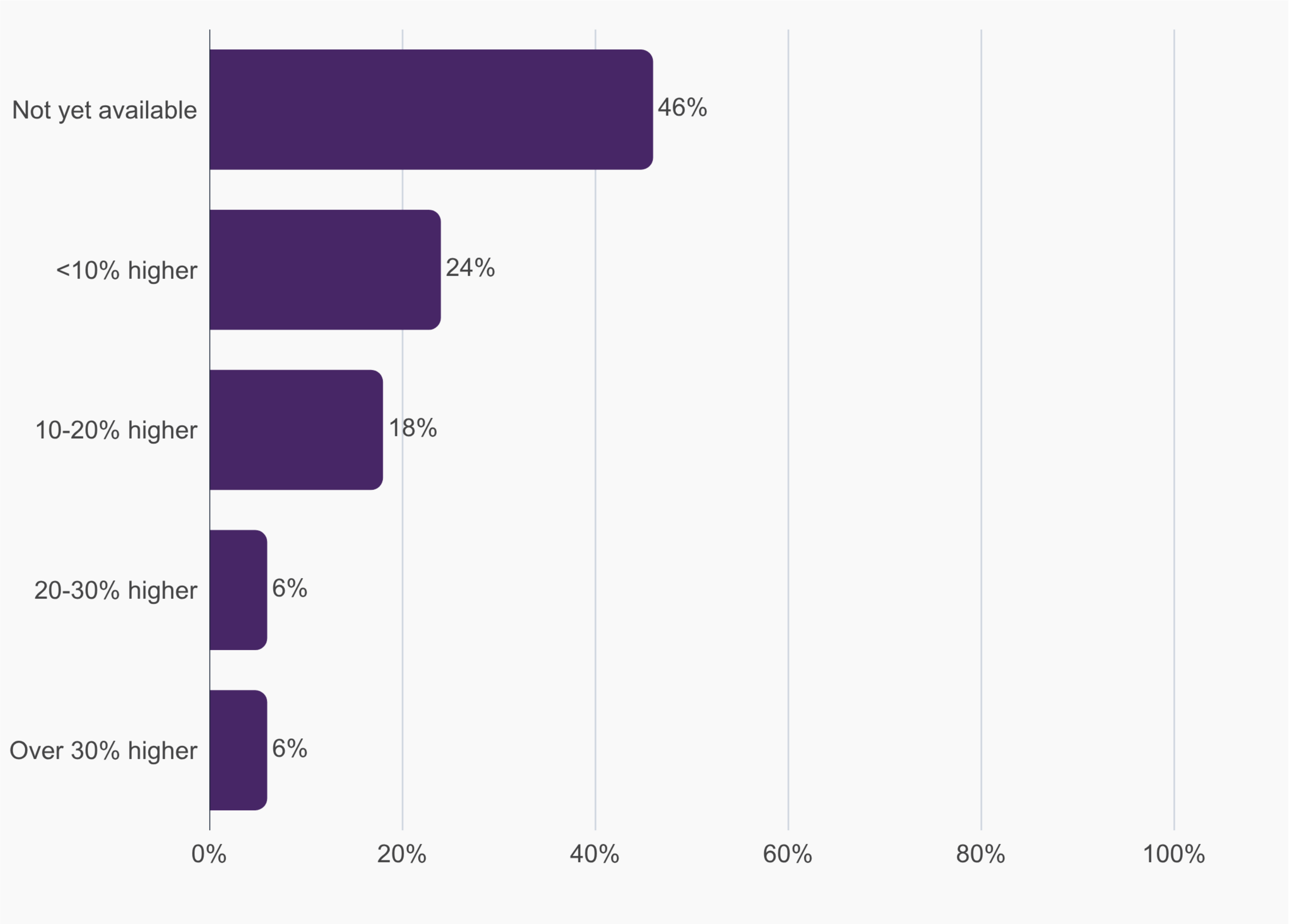


FIGURE 3 | What is your current health plan funding approach?

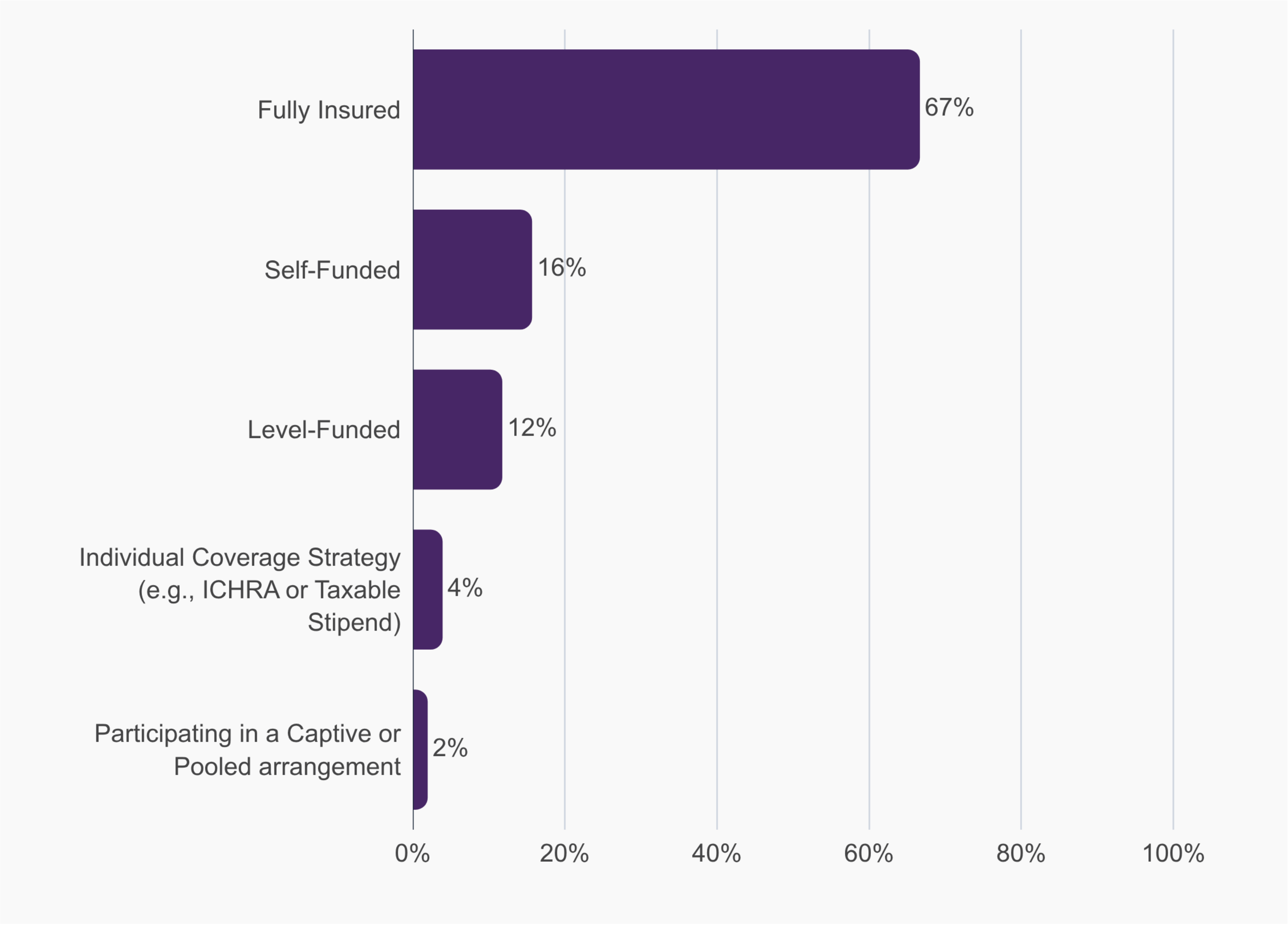


FIGURE 4 | What strategies are you considering to address rising health plan costs?

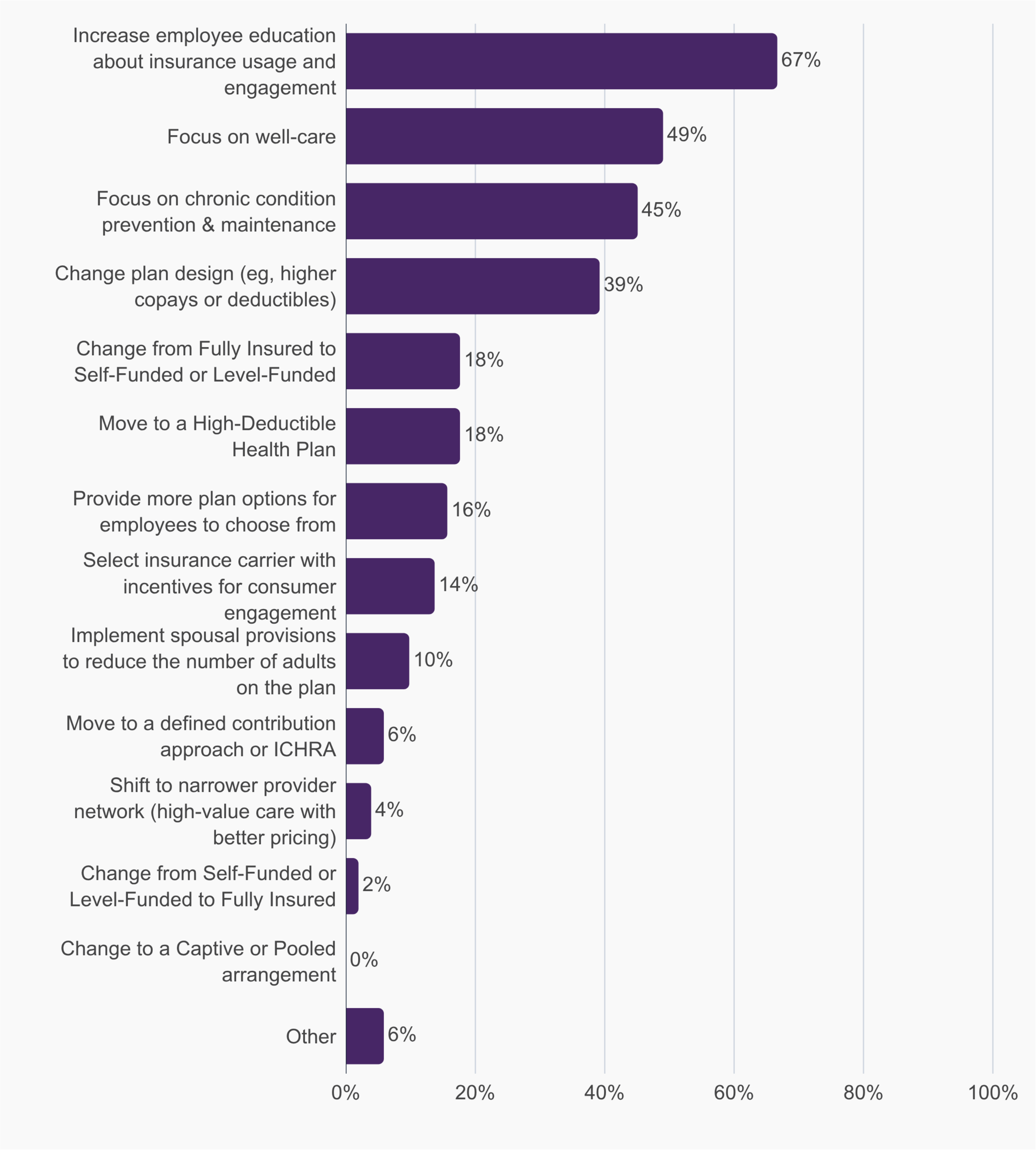


FIGURE 4 ***(cont.)***

"Other" strategies cited include:

- moved to ICHRA to better be able to budget cost and allow employees to become more educated on the overall cost of insurance
- Slight increase in employee contributions
- Cost share between ee/er

FIGURE 5 | What are your top 2 health care priorities for your 2027 renewal?

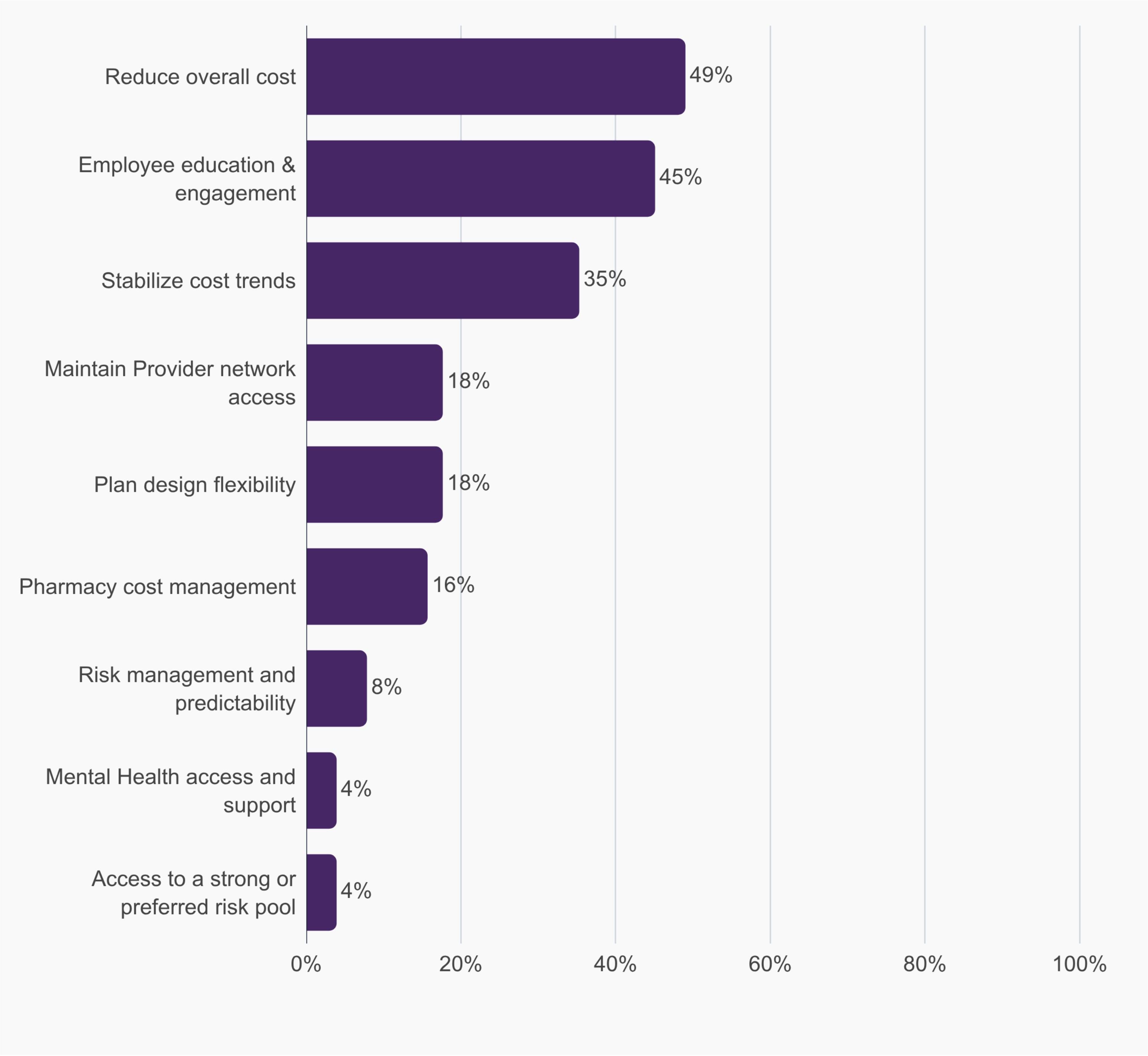


FIGURE 6 | What has been the most effective strategy you've used to manage health plan costs? And/or Have you found other creative solutions for managing health insurance costs?

The following themes emerged from a review of the open ended responses provided to the question above. Specific details about the strategies are listed thematically below.

- **Plan Design Changes**
- **Funding & Insurance Model Changes**
- **Employee Education**
- **Wellness & Preventive Care Incentives**
- **Broker & Carrier Partnership Strategies**
- **HSA Contribution Strategy**
- **No Strategy Yet / Limited Control**

Plan Design Changes

- We switched to FirstDollar/Last Dollar benefit.
- We have a high deductible plan. The pricing to add spouse to plan is a significant cost difference from individual plan.
- Moving to an ICHRA helped stabilize our costs but is not well received by the employees. Deductibles are high.
- Moving to a HDHP.
- Increasing deductibles and co-pay amounts.
- We have not found many creative solutions, just use recommendations by our carriers and adjusting plan design as necessary.

Funding & Insurance Model Changes

- A few years ago, we moved to a small, local insurance company and to a level-funded model. That has kept costs lower compared to the average.
- In recent history we moved from fully insured to self-funded. But I have only been with the provider for 2 weeks, so we have a LOT of work to do before our July 1 renewal.

Employee Education

- Education of cost.
- Educating employees to shop around when using their benefits.
- Continued education throughout the year to employees!
- Employee engagement and education. Offering plan flexibility appears to helpful.

Wellness & Preventive Care Incentives

- Telehealth promotions. Use telehealth over urgent care/ER, sign up with our telehealth provider and receive a gift card.
- Employee wellness incentives.
- Driving employees to find a primary care physician by implementing a wellness program that requires an annual physical. Completion of the wellness program allows employees to receive a premium discount.

FIGURE 6 ***(cont.)***

Broker & Carrier Partnership Strategies

- We ask our carrier to sharpen its pencil.
- Use a broker! Our broker educates employees and assists with any and all questions!
- Use a broker to compare costs easily across several providers doing a true apples to apples comparison.

HSA Contribution Strategy

- We contribute the employee's HSA to match the PPO deductible to save the company money from a premium perspective.

No Strategy Yet / Limited Control

- I just started here. I have a lot of work to do.
- TBD.
- No control over benefits as it is decided with another organization, similar to that of a parent company.

DEMOGRAPHICS

In total, 51 Northeast Ohio employers participated in the poll. See a breakdown of their demographics below.

FIGURE 7 | Which category best describes your organization's industry?

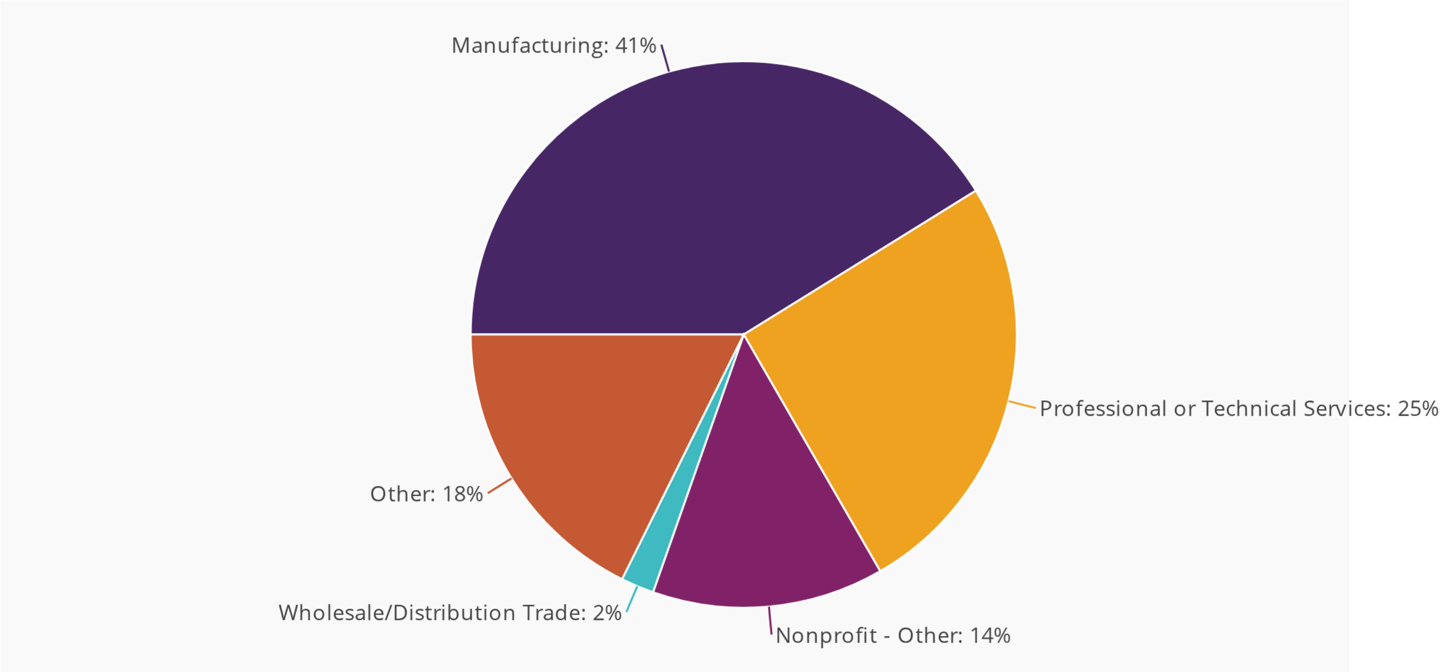
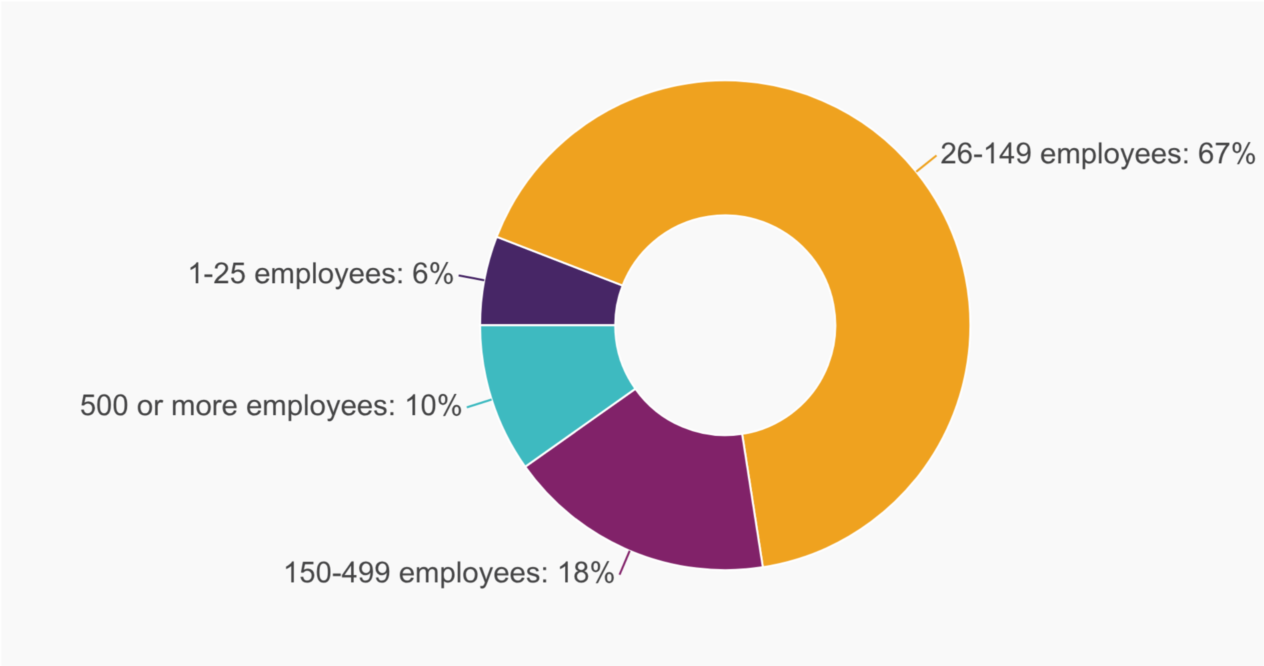


FIGURE 8 | How many employees does your organization have?



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