

Administrator

Important news and updates from your benefits professionals

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Trends In Today's World

More Centenarians

The Pew Research Center projects the number of Americans over 100 to quadruple in the next 25 years. In addition to making the traditional retirement age of 65 a thing of the past, this trend could have a major impact on benefit programs. Employees say providing access to financial planning services would help them maximize their savings and address concerns that come with longevity.

Two Billion Prescriptions

According to the 2026 Economic Report on U.S. Pharmacies and PBMs, more than 2 billion prescriptions were filled in 2025, with retail chains accounting for more than 40% and PBMs controlling 90% of pharmacy claims. Responsible for just 17% of prescription fills, the number of independent pharmacies continues to shrink with large systems and networks expanding.

Pickleball & Parkinson's

Few people are unaware of the popularity of pickleball. What many may not know is how the game is helping those living with Parkinson's. Improved balance, reaction speed and posture are tremendous, but they pale in comparison

You Can't Manage What You Don't Measure



Today's insurance marketplace is as volatile as we've seen in years. Inflation in prescription drugs and provider costs make access to real-time data on plan utilization and claims more critical than ever. This is nothing new for 90 Degree Benefits. Whether your organization funds health benefits with a traditional fully funded PPO plan or by self-funding with reference based pricing, we provide relevant, timely information to help you not only understand how each healthcare dollar is being spent but what can be done to manage care proactively.

Regardless of market conditions, managing cost and quality requires connecting data to action by identifying high-cost claim drivers, uncovering chronic condition trends and capitalizing on opportunities for prevention and early intervention.

Strategic Cost Containment – Our Population Health Management program involves clinical nurses and care coordinators to help members living with chronic conditions and serious diagnoses. Members receive the quality care they need without disruption. Being proactive helps employers uncover opportunities to trim costs and avoid large claims.

Member Advocacy – Our proprietary CareConnect program makes understanding our healthcare system much easier by providing guidance and support, answering questions, educating members about care options and more. Through close coordination, members are better able to choose high-quality, cost-effective healthcare providers.

Ultimately, navigating a volatile marketplace demands more than reactive claims processing – it requires a proactive partner who turns complex data into strategic action. In an era where every dollar counts, measuring your utilization and claims-related metrics is just the first step; managing them effectively with the right solutions ensures both sustainable savings and superior care for your workforce.



Marijuana Reclassified

The Trump administration recently downgraded state-licensed medical marijuana and FDA-approved products containing marijuana from Schedule I to Schedule III. The order doesn't legalize the drug for recreational use or expand medical marijuana to any states where it is not currently legal, however, experts expect the change to provide significant tax benefits for manufacturers and encourage more states to legalize marijuana for medical purposes.

While employers can still prohibit employees from working impaired and impose workplace rules prohibiting the use and possession of the drug for other than medical purposes, attorneys expect many more people to be authorized for medical use. Legal experts point out that the rescheduling means that medical marijuana will now be treated more like other prescribed medications under federal law, the rescheduling does not legalize all use of marijuana. Employers, however, are advised to review their accommodation, drug testing and discipline policies based on the change.

EEOC to Ease Demographic Reporting

The EEOC has submitted a proposal to President Trump that would rescind the regulations requiring annual EEO-1 data collection demanding that companies report on the race, sex and national origin of their workforce. The proposal also addresses EEO-2, EEO-3, EEO-4 and EEO-5 data collection and requirements related to the Americans with Disabilities Act and the Pregnant Workers Fairness Act.

In addition to EEO-1 requirements impacting employers with 100 or more employees, other data collection categories apply to unions, state and local government entities and public schools. While the EEOC online reporting portal has not opened yet for 2026, proponents of equal rights say the proposal will make it harder to identify discrimination in the workplace.

Overprescribing of Psychiatric Medications

HHS Secretary Robert F. Kennedy Jr. recently announced plans to confront our mental health crisis by addressing the overprescribing of psychiatric medications – primarily among children. The focus will be on supporting patient autonomy, informed consent and shared decision making with a major emphasis on prevention, transparency and a more holistic approach.

The multi-faceted approach stresses the importance of deprescribing. A letter from the Secretary emphasized the need to ensure that people with mental health conditions have access to the full range of evidence-based care, including psychotherapy, family engagement and lifestyle and behavioral interventions with reassessment of ongoing treatment over time. Kennedy also stressed the need to involve individuals in decisions about their care.

Trends continued

to the opportunity to enjoy verbal communication, social interaction, friendly competition and fun – things that enable a person with Parkinson's to feel normal.

No Small Talk

Researchers studying the spoken word have proven what you might guess – that face-to-face interaction with friends, neighbors and loved

ones is being replaced by text messages, online shopping and more. A study of 2,000 participants age 10 to 94 revealed that we spoke 300 to 400 fewer words per day in 2019 than we did in 2005. Imagine how these numbers have grown since the pandemic. Experts in psychology and linguistics say the trend could be reversed if each of us talked to just one more person each day.

Too Many Specialties

Specialty drugs make up a small share of prescriptions but account for more than half of U.S. drug spending. According to the Pharmaceutical Strategies Group, rising specialty drug approvals and complex claims drive costs. The growing availability of biosimilar alternatives is expected to help health plans and members achieve savings.

How Can AI Improve Healthcare?

Surveys show most U.S. employers plan to incorporate artificial intelligence into their health and benefits programs within the next two years. New developments are already helping reduce administrative burdens and improve access to care.

Streamlined Operations – AI-powered virtual assistants are handling millions of calls, reducing workloads for insurers and providers. Some tools also help match patients with providers and estimate out-of-pocket costs.

Prior Authorizations – According to Deloitte, insurers are using AI to analyze provider, lab and pharmacy data, helping identify information that may support approvals and reduce unnecessary denials.

Clinical Decisions – By combining clinical, operational and financial data, health plans can identify members who may benefit from early intervention. This has led to fewer ER visits and hospital readmissions.

Member Experience – Technology companies now offer tools that help consumers review medical records, understand lab results, prepare for appointments and manage prescriptions.

While AI is already improving efficiency across healthcare, its long-term potential may be even greater. As technology integrates further into care delivery, everyone could benefit from lower costs, improved access and better health outcomes.

New Maternal Health Plan



A broad maternal health initiative was introduced by the Trump administration in May. Elements include proposed rules creating a new category of limited excepted benefits for infertility treatment that

would allow employers to voluntarily offer standalone fertility benefits separate from their core health plans. Benefits would cover diagnosis, mitigation or treatment of infertility and related reproductive health conditions with a combined lifetime cap of \$120,000 for participants and their beneficiaries. Comments on this rule are due 60 days after publication. Other elements of the initiative include:

- A Rural Health Transformation Program to help Americans in rural areas have babies more safely.
- Reforms to the Child Care and Development Fund, including the Head Start program, giving states more flexibility and lower costs for families.
- HHS has launched a new maternal website to help new and expectant mothers. Resources include information on pregnancy centers, federally qualified health centers, nutritional guidance, breastfeeding, mental health, adoption, preconception health and more. The website is based on FDA guidance issued for the study of drug and biologic safety during pregnancy. The agency hopes to help clinicians and patients make more informed treatment decisions by improving data collection.

Reducing Inpatient Readmissions



Few things are more troubling than having to return to the hospital after being discharged. Readmissions drive plan costs higher, causing additional hardship for the patient, their family and often their employer. Reducing readmissions requires a comprehensive, coordinated approach that begins prior to a procedure and continues throughout the recovery process.

- *By identifying underlying conditions and risk factors prior to a procedure, complications can often be avoided.*
- *Educating the patient about the procedure, anticipated recovery time and care required after the procedure will make everyone aware of what to expect and how to better manage the recovery.*
- *By reviewing all current medications prior to a procedure or hospital admission, harmful drug interactions can be avoided throughout treatment and recovery.*
- *The period immediately following a procedure and hospital discharge is critical. To make the transition to home or another setting safe and healthful,*
- instructions, medication management and outside support services must be well understood.*
- *Timely follow-up with primary and specialty providers will help reinforce discharge directions and monitor the patient's condition.*
- *Managing medications effectively will help prevent complications and ensure that all medications are being taken correctly.*
- *Referrals to appropriate support services and coordination with outpatient providers will ensure continuity of care throughout the recovery process and help speed a return to normal activities.*

Comprehensive care management and seamless coordination will provide the support patients need to make a healthy recovery. Making effective and timely communication a priority before and after a procedure will ensure a healthier outcome and help reduce the risk of readmission.



HSAs Offer Flexibility and More

The organization Health-E Commerce reports that on average, households spend \$1,600 per year on healthcare items that could be bought with tax-free HSA funds. Encouraging employees to review things that could be purchased with tax-free HSA funds can help them now and in the future since funds deposited into an HSA can be used for qualifying health-related costs today and in retirement.

HSA contributions reduce taxable income, grow tax free and are withdrawn tax free when used to cover qualified medical expenses. Eligible employees need to understand the financial benefits of an HSA and their portability, meaning HSA balances roll over from year to year and remain with the employee even if they change jobs. At a time when young people are starving for financial wellness benefits, educating employees about the many advantages of Health Savings Accounts and other consumer directed health plan options available from 90 Degree Benefits should be a top priority.

Did You Know? New Ideas for Healthy Consumers

Help for Caregivers

Few business owners haven't helped employees manage the challenges of caring for a parent or loved one. From stress and financial strain to absenteeism and lost productivity, caregiving burdens continue to grow. With an estimated 50 million people providing unpaid care, now is an ideal time for employers to evaluate ways to support workers who are also caregivers.

Be Flexible – To care for a child or aging parent, many workers—especially women—reduce their hours or seek lower-paying jobs. As more employees return to the workplace, flexible scheduling can help them maintain their positions while accommodating medical appointments and other caregiving responsibilities. Allowing employees to use paid time off for caregiving can also provide valuable support during difficult periods.

Educate and Support – Many working adults are unprepared to manage challenges such as a loved one's declining mental health or prescription medications. Employers can help by connecting employees with resources for virtual training, social services, legal assistance and crisis counseling.

Employers are uniquely positioned to influence both the work and personal lives of their employees. Understanding the demands caregivers face and offering meaningful support can reduce stress, improve retention and help workers perform at their best. As the population ages and labor markets evolve, caregiver-friendly policies can strengthen both employee well-being and organizational success.

Redefining Cancer Screening

While cancer types remain largely unchanged, diagnoses among adults under 50 are increasing rapidly. In response, employers are expanding preventive education and cancer screening coverage to improve outcomes and reduce the costs associated with late-stage diagnoses. Some are also considering HPV vaccine coverage to help prevent cervical cancer. Increased access to colorectal, breast, prostate and other screenings can support earlier detection, lower treatment costs and reduce cancer-related challenges affecting the workforce.

Where to Find Less Stress



If you're looking to escape stress due to concerns about work, money, family, health or safety, WalletHub's annual ranking determined that you'll find the lowest level of stress in South Dakota. Other states ranking among the 10 least stressed include Utah, Minnesota, New Hampshire, Vermont, Idaho, North Dakota, Connecticut, Massachusetts and Iowa.

If you thrive on stress, you'll find the highest level in Louisiana, followed by the states of Kentucky, New Mexico, West Virginia, Arkansas, Nevada, Oklahoma, Oregon, Mississippi and Alabama.

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