NATIONAL BENEFITS SURVEY INSIGHTS REPORT

Hospitals & health systems



2026

LOCKTON® | PEOPLE SOLUTIONS

2026 EXECUTIVE SUMMARY

National benefits survey insights report

HOSPITALS & HEALTH SYSTEMS



Hospitals and large health systems have unique characteristics that create both challenges and opportunities for managing plan costs and performance.

Employee healthcare needs continue to expand — both in volume and in complexity. Claims PMPM for hospitals and health systems in 2025 was 5.6% higher than market, primarily driven by a greater number of claimants utilizing inflammatory disease drugs. And healthcare workers over-indexed in pregnancy- and childbirth-related claims, as well as drug utilization for weight loss and diabetes.

Despite higher overall claims spend, hospitals and health systems have more successfully managed cost increases. Their PMPM claims trend is second lowest of 19 industries we analyzed, and they tend to deploy more aggressive cost management strategies, in large part due to their size and in-house clinical assets. Finally, hospitals and health systems place a higher emphasis on quality and outcomes than the market.

PLAN FLEXIBILITY

Nearly 90% of reported that their employer-sponsored plans are self-funded, allowing for increased customization.

NETWORK ADVANTAGE

They rely less on broad national networks than the market; the majority use high-performing, narrow networks

PHARMACY SOLUTIONS

A growing number have in-house pharmacies and domestic utilization strategies — especially for costly specialty drugs.

This report features insights drawn from 1,705 aggregated responses collected in January and February 2026 from plan sponsors across industries, group sizes and ownership structures.

© 2026 Lockton Companies. All rights reserved.

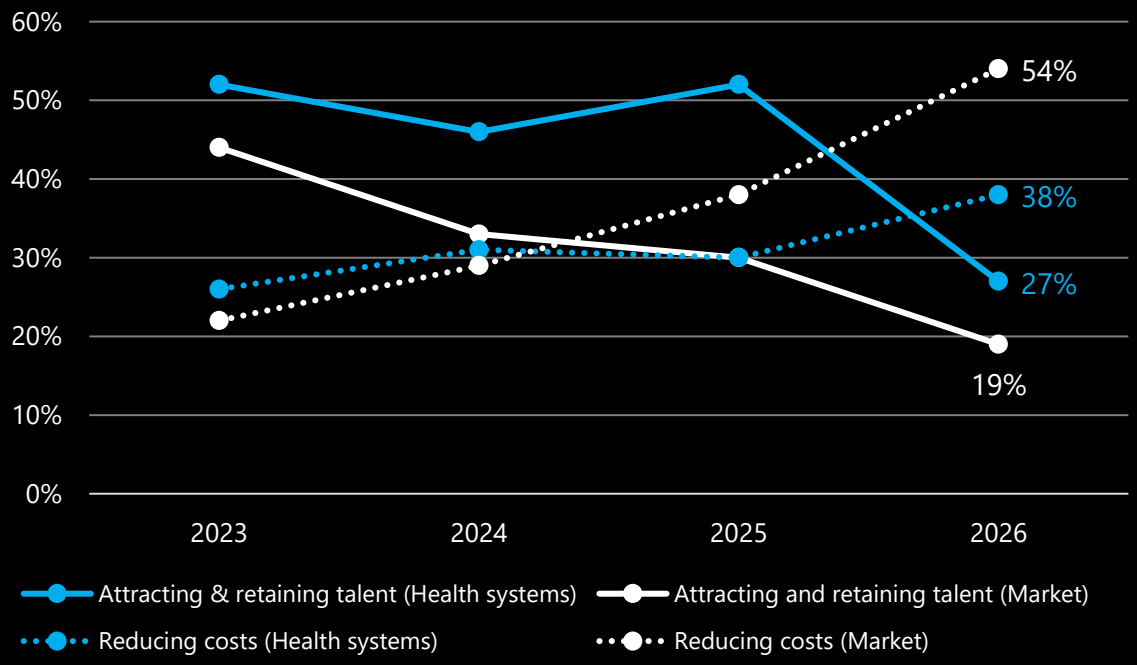


LOCKTON NATIONAL BENEFITS SURVEY

Cost reduction outweighs talent priorities for 2026

The market has consistently shown an inverse relationship between cost reduction and talent attraction and retention priorities when it comes to benefits plan decisions. 2026 marked the first year that hospitals and health systems reported this same dynamic, ranking attracting and retaining talent as a factor much lower than prior years — however, it is still well above the overall market.

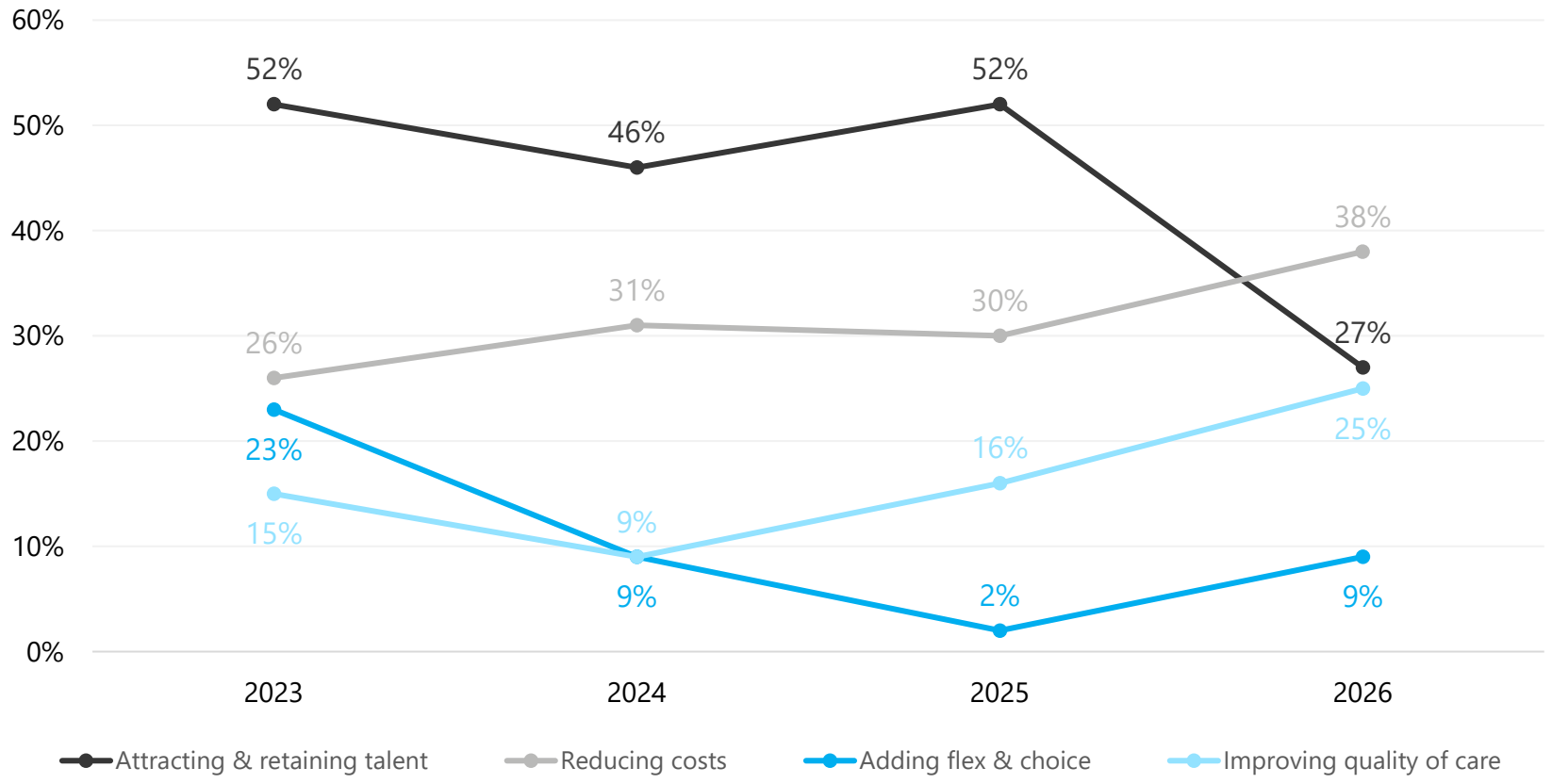
Meanwhile, over 50% of the market reported cost reduction as the most important factor in benefit plan decisions this year, a nearly 2.5x increase since 2023. While hospitals and health systems have remained relatively steady on prioritizing cost reduction, survey responses showed a higher-than-normal one-year increase of eight points for 2026.



Lockton National Benefits Survey, 2024 – 2026, Percentage of participant responses that ranked number 1 in response to, "How important are the following when making benefits plan decisions?"

© 2026 Lockton Companies. All rights reserved.

Hospitals and health systems reported a major shift in priorities for 2026



Source: Lockton National Benefits Survey, 2024 – 2026, Percentage of participant responses that ranked number 1 in response to, "How important are the following when making benefits plan decisions?"

HOSPITALS & HEALTH SYSTEMS

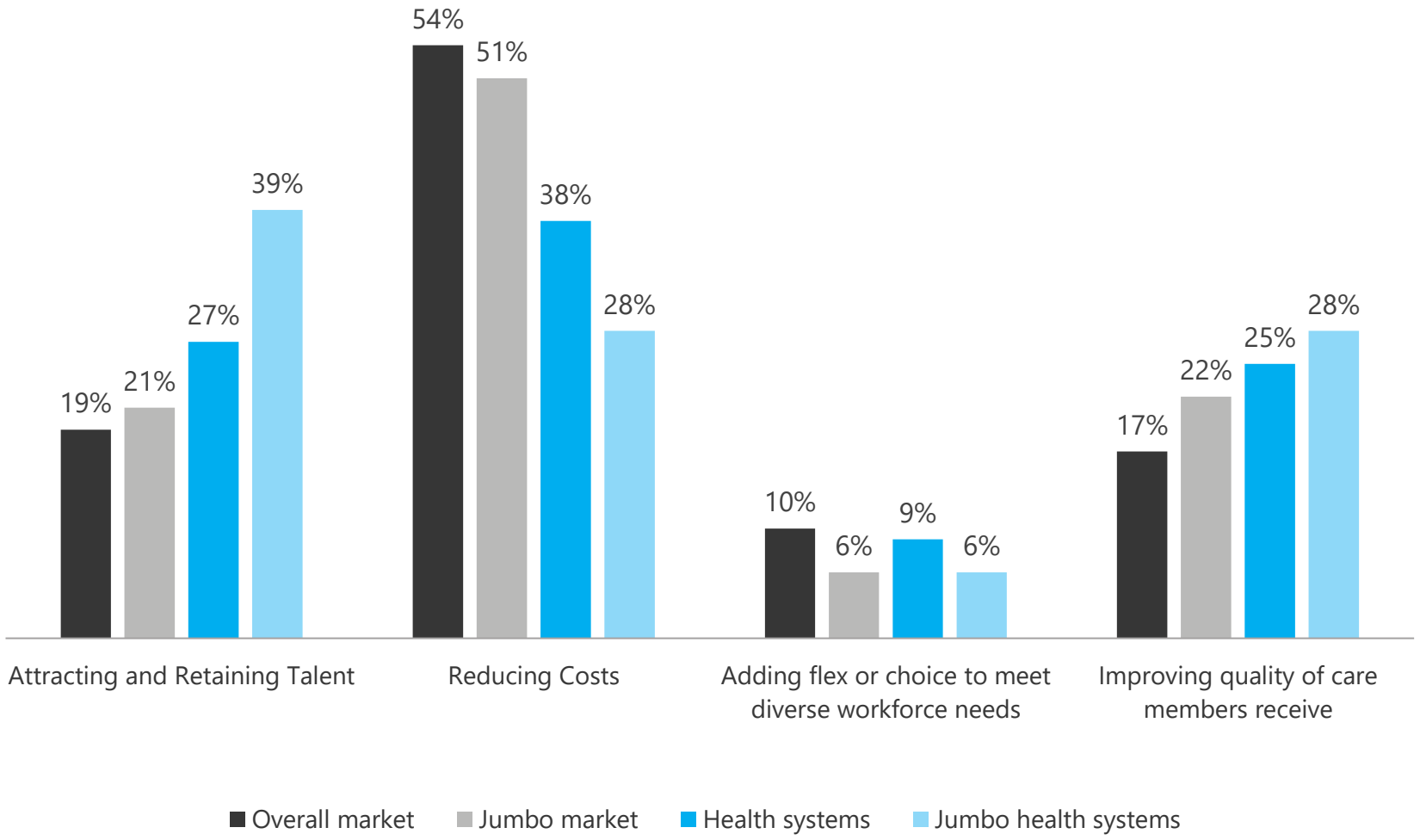
We saw a large shift in 2026 hospital and health system priorities, with the highest priority placed on reducing costs, consistent with the overall market.

And for the first time in recent years, attracting and retaining talent was not the top factor for hospitals and health systems.

While talent declined significantly in importance this year, all other factors saw gains.

© 2026 Lockton Companies. All rights reserved.

Priorities vary by industry and size

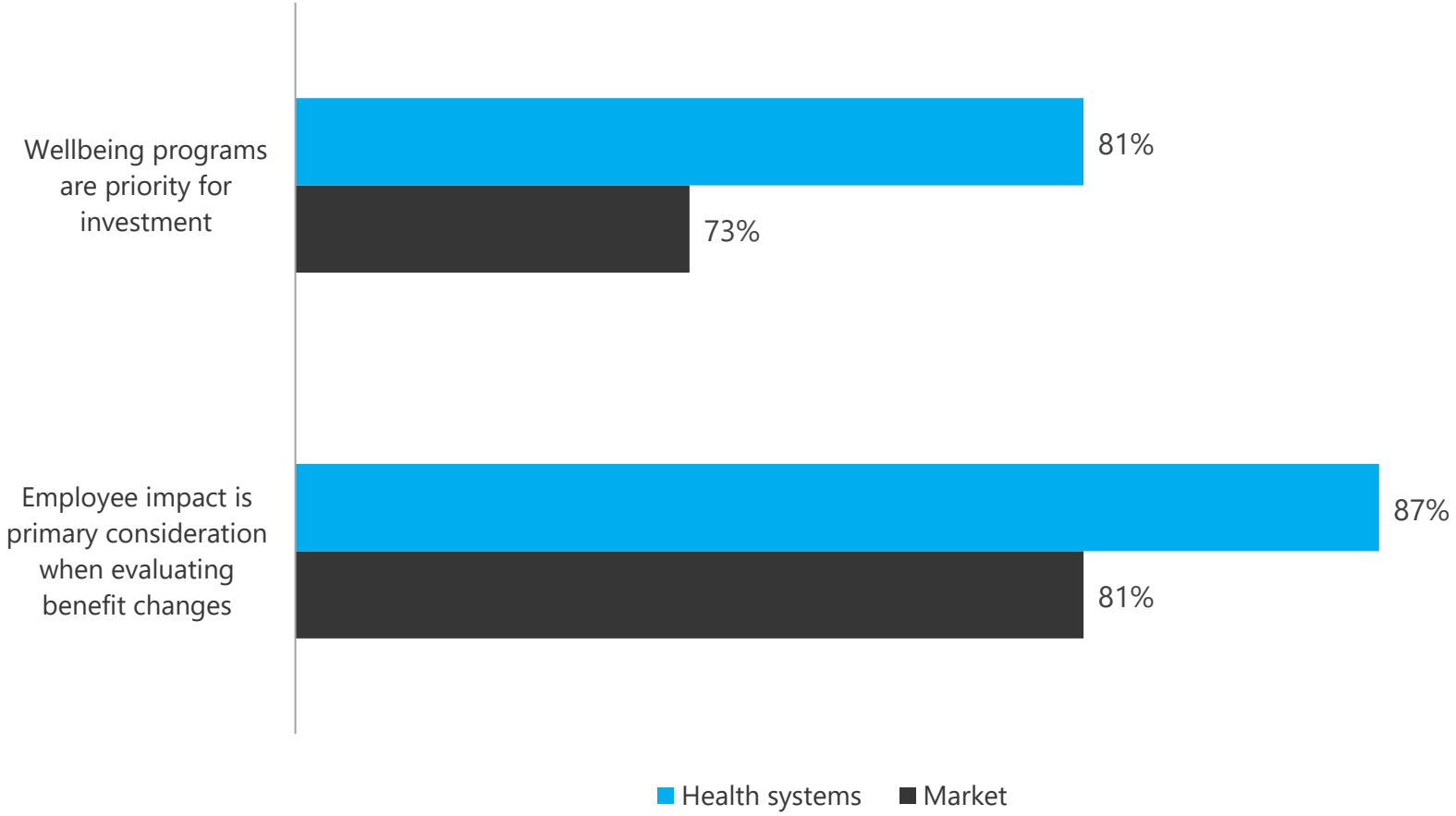


HOSPITALS & HEALTH SYSTEMS

- Hospitals and health systems, particularly those with over 10,000 employees, prioritize attracting and retaining talent at a rate much higher than the overall market.
- While cost reduction is a top priority for all employers, hospitals and health systems do not rank this factor as high as the market when making benefit plan decisions.
- More hospitals and health systems ranked improving care quality for members as the top factor for 2026 compared with the market, and jumbos named it a top priority at the same rate as reducing costs.

© 2026 Lockton Companies. All rights reserved.

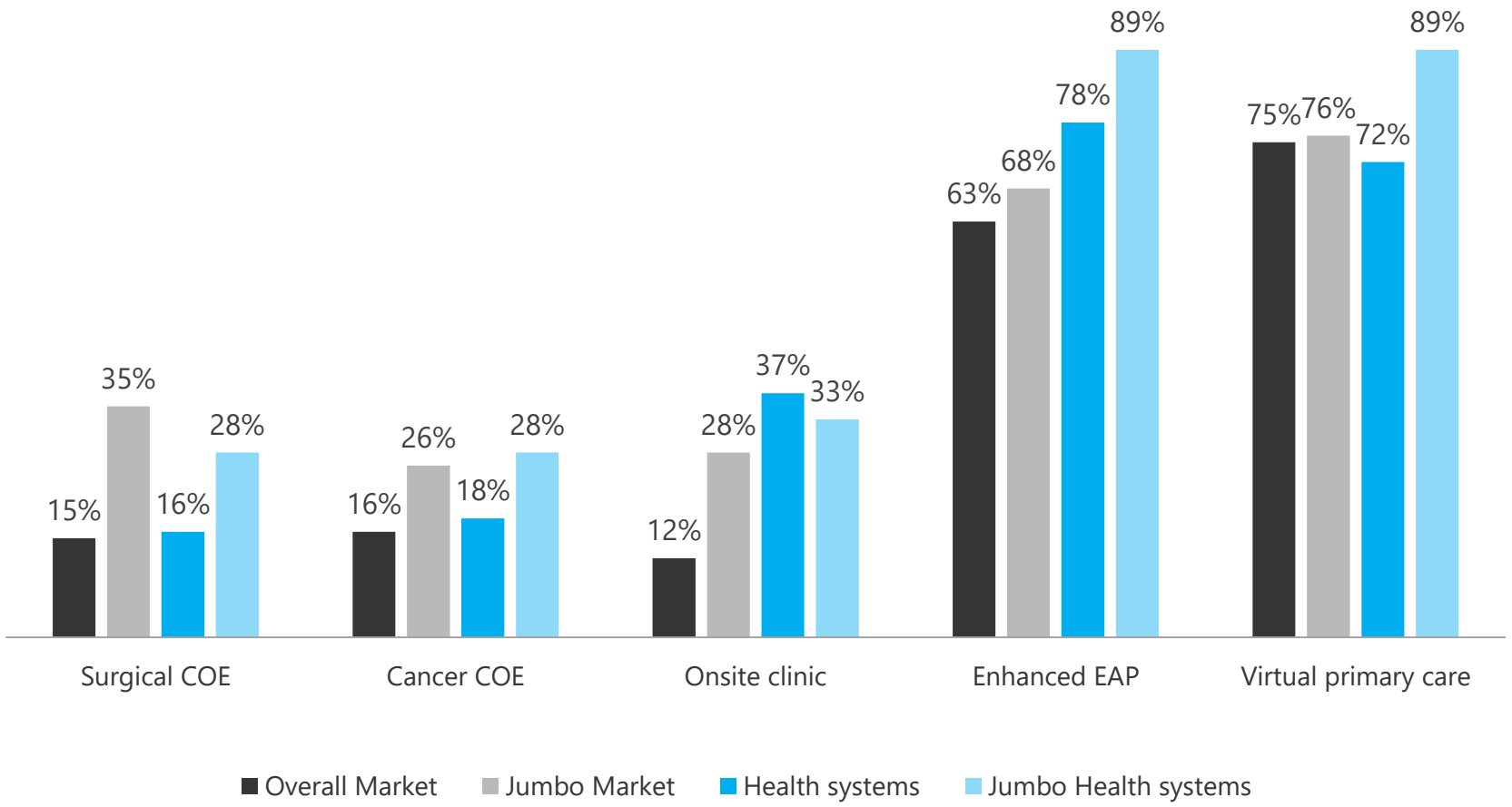
Benefit considerations



- 87% of hospitals and health systems indicated employee disruption is a primary consideration when evaluating benefit changes, beating the market at 81%.
- Hospitals and health systems also outpaced the market for wellbeing program prioritization and investment.
- As costs rise and labor market pressures build, hospitals and health systems must increasingly focus on the employee experience and minimizing disruption to attract and retain talent.

© 2026 Lockton Companies. All rights reserved.

Improving member access to care

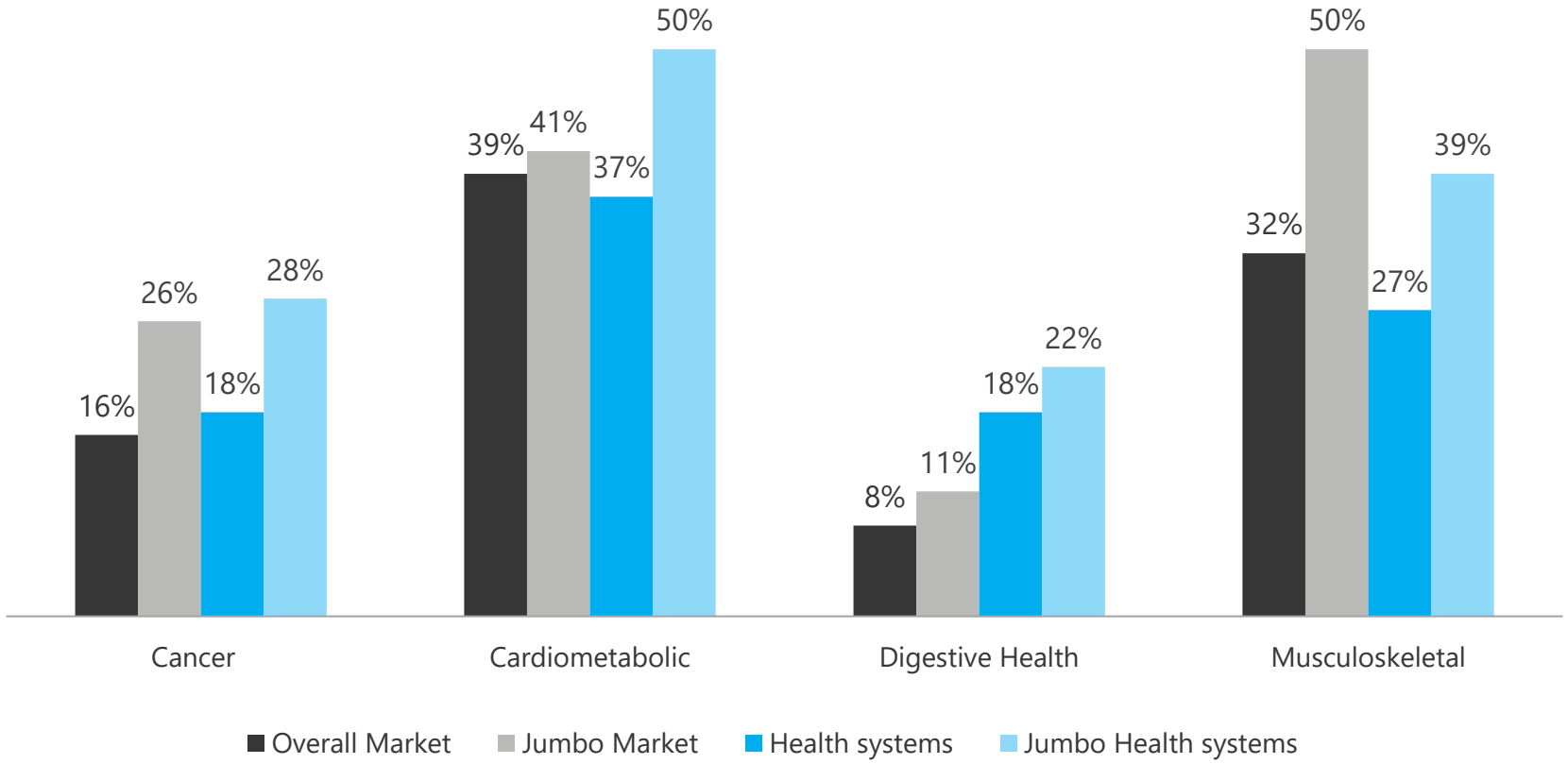


HOSPITALS & HEALTH SYSTEMS

- Surgical and cancer centers of excellence are more common in jumbo employers (10K+ employees) than the overall market
- More jumbo employers reported offering enhanced behavioral health EAP than the market, with hospitals and health systems leading the way
- Virtual primary care is offered by roughly three-quarters of the market, and nearly 90% of the largest health systems reported it as part of their strategy to improve access to care.

© 2026 Lockton Companies. All rights reserved.

Chronic condition management



- Employers with over 10K employees — particularly hospitals — indicated a stronger emphasis on chronic condition management than the rest of the market.
- Cardiometabolic focus is high across the industry — particularly in jumbo hospitals and health systems where GLP-1 coverage for weight loss is more prevalent.
- MSK is a key area of investment for jumbo employers and the one condition area where the market outpaces hospitals and health systems.

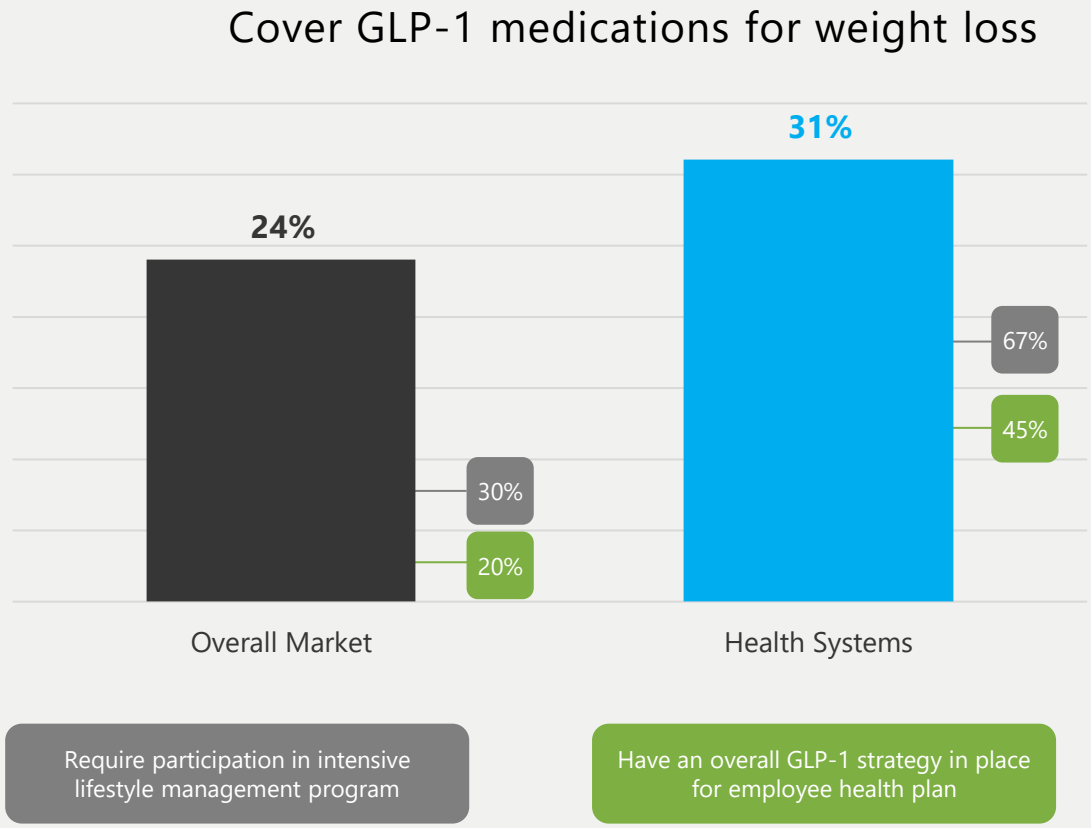
© 2026 Lockton Companies. All rights reserved.

GLP-1 coverage and weight loss support

Most employers have excluded GLP-1 coverage for weight loss due to cost and adherence concerns. In self-funded organizations, hospitals and health systems are only slightly better than market when it comes to offering this coverage; however, 6% of those that do are considering removing it.

Hospitals and health systems that cover GLP-1 medications for weight loss reported a stronger emphasis on GLP-1s than the market as a whole:

- 45% reported having an overall GLP-1 strategy in place
- 67% require participation in an intensive lifestyle management program



© 2026 Lockton Companies. All rights reserved.

Hospitals and health systems invest in wellbeing

2026 responses highlighted the higher emphasis hospitals and health systems place on offering and expanding support for employee wellbeing compared to the market

Women's health

HOSPITALS **50%**

MARKET **34%**

Family planning

HOSPITALS **45%**

MARKET **38%**

Men's health

HOSPITALS **41%**

MARKET **13%**

Caregiving

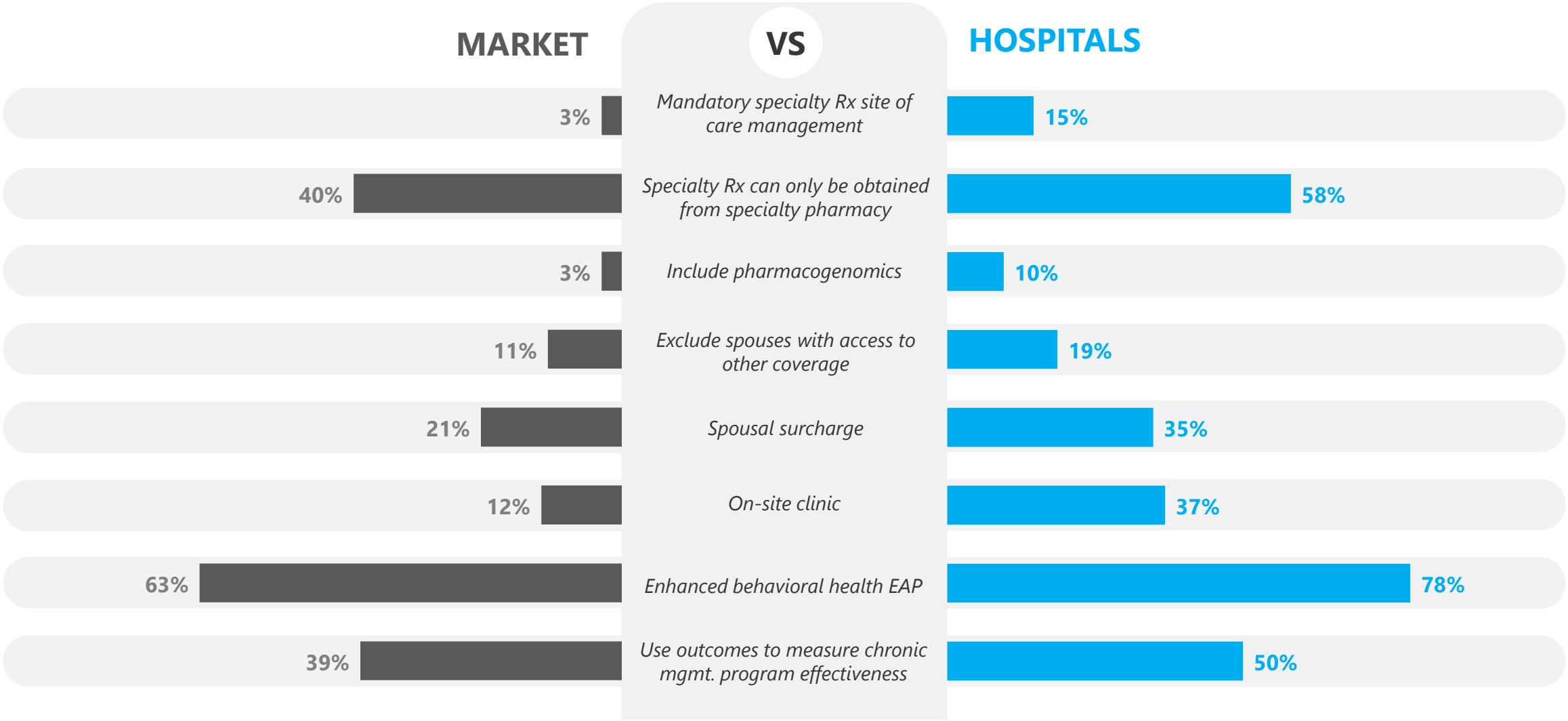
HOSPITALS **23%**

MARKET **20%**



© 2026 Lockton Companies. All rights reserved.

Hospitals & health systems compared to market



Based on responses from self-funded employers

© 2026 Lockton Companies. All rights reserved.

INDEPENDENCE

changes everything.

LOCKTON®

UNCOMMONLY INDEPENDENT

© 2026 Lockton Companies. All rights reserved. FS: 8126368