

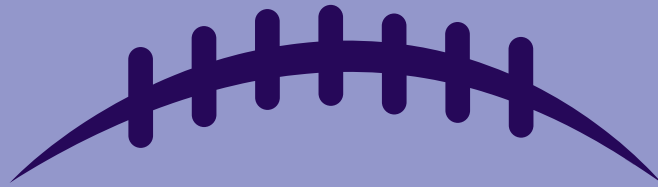


The Difference Card

## BROKER SAVINGS PLAYBOOK



# NAVIGATING THE HEALTHCARE AFFORDABILITY CRISIS FOR 2026 RENEWALS



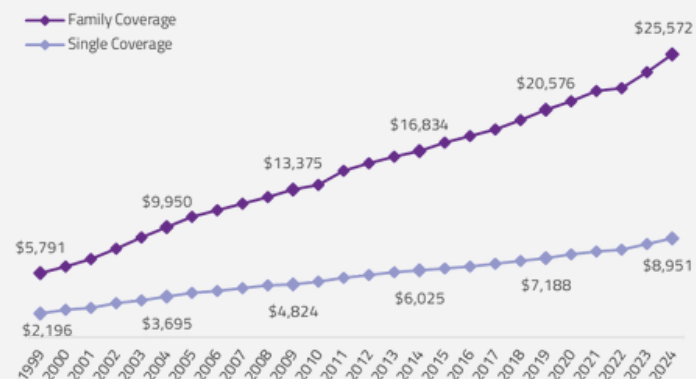
### HEALTH INSURANCE EXPENSE KEEP RISING

The cost of US health insurance has increased by 50% in a decade.

By comparison, wages have only increase by 27% over the last 10 years.

Source: KFF 2024 EmployerHealth Benefits Survey

### THE RISING COST OF HEALTHCARE





# WHY ARE HEALTH INSURANCE COSTS RISING?

## Rising demand for high-cost service and drugs

- **GLP-1 Drugs:** In some employer plans, these account for over 10% of total annual pharmacy spend. **79% of employers report increased** utilization of these drugs.
- **Behavioral Health:** Demand for mental health and substance use disorders remains high. **73% of employers report increased** use of behavioral health and substance use disorder services.
- **Cancer Care:** Cancer remains the top condition driving costs.



## Inflationary pressures across the health system

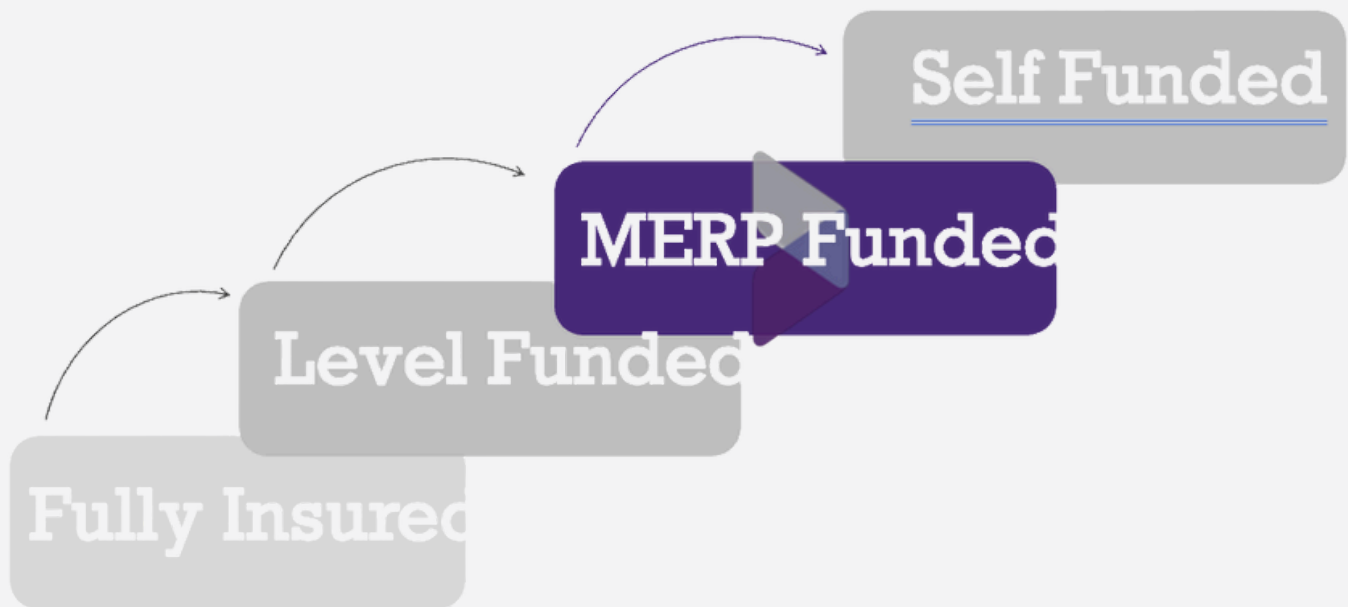
- **Labor Costs:** Hospitals and physician groups are increasing reimbursement rates due to inflation, staffing shortages, and supply chain issues.
- **Pharmacy Inflation:** Employers anticipate an **11–12% increase in pharmacy costs** from 2025 into 2026. Specialty drugs and obesity treatments are major contributors.

## Strategic shifts in plan designs

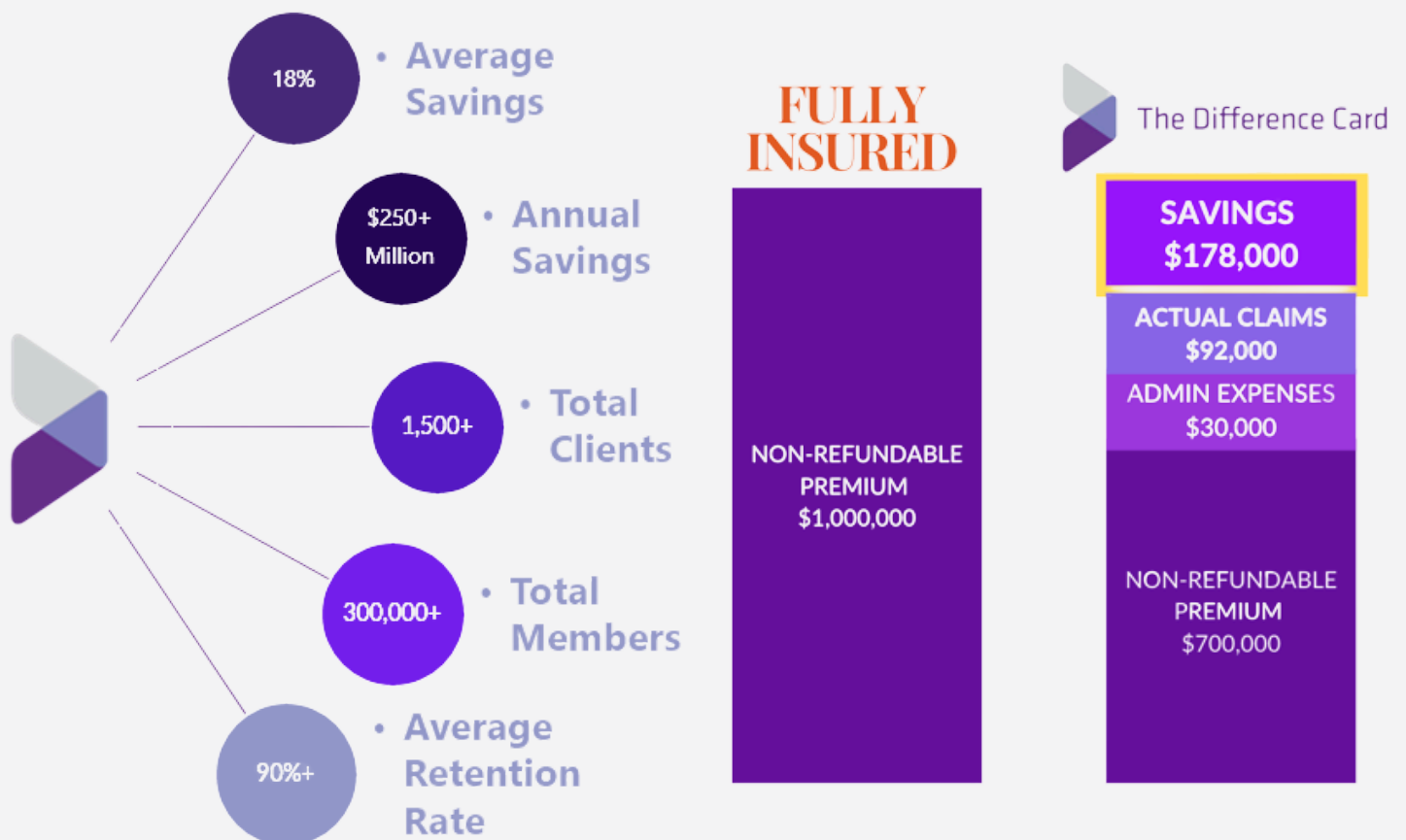
- **Higher Deductibles and Copays:** **51% of large employers plan to shift more costs** to employees in 2026, up from 45% in 2025.
- **Non-Traditional Plans:** Over one-third of employers will offer plans to steer employees toward **lower-cost, high-value providers**.

# EXPLORING PLAN DESIGN STRATEGIES

## A Strategic MERP Plan Design Solution

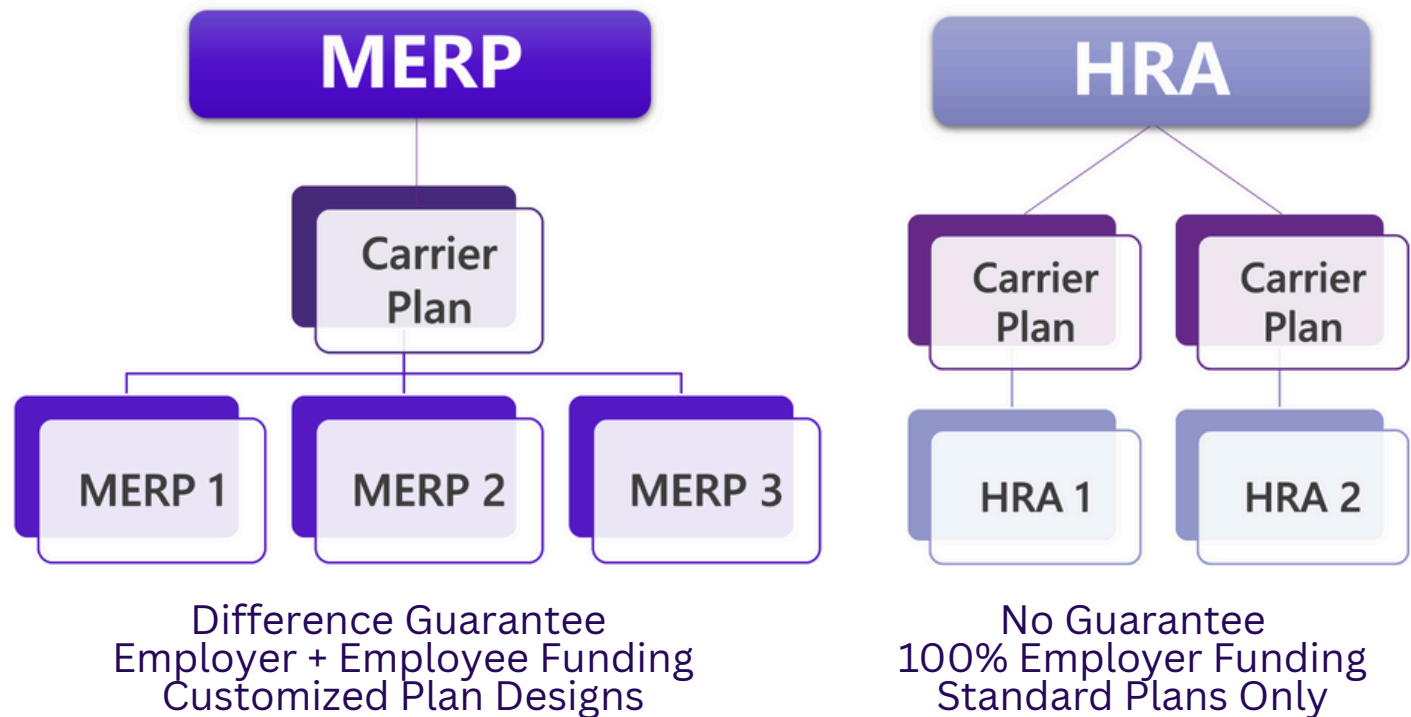


## How the MERP Solution Works



# EXPLORING PLAN DESIGN STRATEGIES

## MERP vs HRA



## The Difference Guarantee

- Developed by in-house team of underwriters.
- Exclusive product backed by an A rate d division of Assurant.
- In the market since 2018 with thousands of groups currently enrolled.
- A contractual promise that your claims will not exceed a certain amount.



# BROKER SAVINGS PLAYBOOK



## Four Questions You Should Always Ask During Renewal Prep

What is your top priority for this renewal? Cost savings, employee retention, or plan stability?

How are rising healthcare costs affecting your overall business strategy?

What level of risk tolerance does your organization have for alternative funding or plan designs?

How do you define a successful benefits program, from both leadership and employee perspectives?

**Key Takeaway:** Asking better questions uncovers the real problems, not just the budget line item.

## Speak the Language of Your Audience

**Executives:** Focus on financial predictability, ROI, and long-term cost control.

**HR Leaders:** Emphasize employee engagement, talent retention, and ease of administration.

**Benefits Admins:** Highlight affordability, access, and minimal disruption.

Key Takeaway: Each audience needs to feel comfortable in controlling what they are responsible for at the organizational level.

## Be a Consultant, Not a Commodity Broker

**Commodity Broker:** Delivers quotes, reacts to rate increases.

**Consultant:** Provides education, custom strategies, and a clear roadmap for cost control.

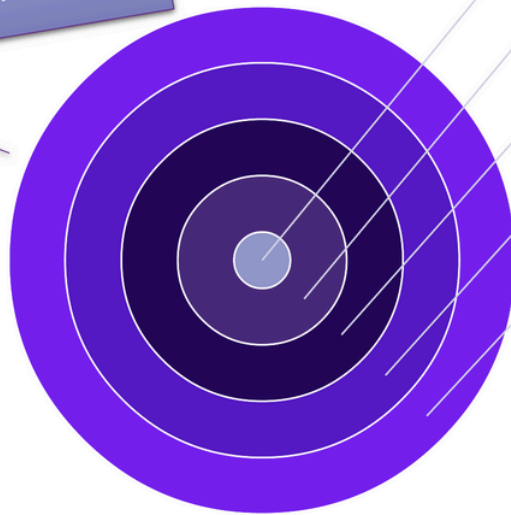
### Show your value by:

- Bringing **data and benchmarking** into conversations.
- Offering **innovative plan design options** instead of “off-the-shelf” solutions.
- Framing your role as an **extension of their leadership team**.

Key Takeaway: Employers don't need another quote. They need a partner to lead them through the increasingly difficult insurance landscape.

# SEE IF A MERP IS THE RIGHT SOLUTION

The Difference Card works well if your client meets any of this criteria.



- Mid-Market 25-1,000 Enrolled
- Fully Insured or Level Funded
- High Level of Benefits Platinum + Gold
- Interested in Healthcare Savings
- Interested in Improved Benefits

# REQUEST A DIFFERENCE CARD QUOTE

## Data Needed for MERP Proposal



Medical Rates  
+  
Enrollment by Tier



Plan Design  
Summary of  
Benefits



Broker  
Compensation  
PEPM Amount



The Difference Card

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