

MBGH Employer Survey Identifies Rising Drug Costs, High-Cost Claims and Data Access as Key Barriers

CHICAGO – September 9, 2026 – Rising health care costs are creating significant challenges for employers, with 100% indicating that rising costs will affect their ability to remain competitive, 98% saying that health and well-being benefits will be critical to attracting and retaining employees, and 81% expecting to shift more costs to employees. These are among the findings from the latest employer survey conducted by the nonprofit [Midwest Business Group on Health \(MBGH\)](#).

MBGH employer members remain united in their concerns about taking greater action to address rising medical and pharmacy costs, high-cost claims, access to data, overpayments and hidden fees, health care reform, fiduciary responsibilities, health equity, obesity management, mental health, and women's health.

"As part of this survey each year, we also assess the role of our employer members as the primary purchasers of health care," said Cheryl Larson, president and CEO of MBGH. "This year, 62% identify as either early adopters (42%) or catalysts for change (20%), up from 54% in 2025. The remaining employers are evenly split between follow the leader (19%) and wait and see (19%). By supporting employers of all sizes and creating opportunities for meaningful peer-to-peer sharing, we're helping them learn from one another, assess what is and isn't working, and make more informed decisions about their health care and benefits strategies."

The survey was conducted in partnership with the National Alliance of Healthcare Purchaser Coalitions and employers across its member coalitions to identify leading health care and benefits priorities, strategies, and opportunities to address key challenges and barriers. Forty-seven of the 408 survey respondents were MBGH employer members, while the remainder were employers from the other coalitions. The percentages below pertain to MBGH employer members unless otherwise noted.

MBGH Employer Priorities, Strategies & Barriers

Health Care Costs

- 100% of respondents are concerned about how rising health care costs will impact employer competitiveness (up 88% from last year) and view attracting and retaining employees as a top priority.
- Drug prices and high-cost claims are causing the most significant threats to affordability with 9 in 10 employers calling high drug prices a significant threat – 15 percentage points above all coalition survey respondents. High-cost claims are closely behind at 87%.
- Preventing overpayments and identifying hidden fees as a cost management strategy increased from 50% last year to 79% in 2026.
- To mitigate high-cost claims, 77% of employers are purchasing stop-loss coverage and using care navigation and advocacy enhanced case management – an increase from 49% and 54% from last year, respectively.
- The next wave of high-cost claims strategies employers may consider includes cell and gene therapy carve-outs and centers of excellence, each cited by 40% of employers.

Pharmacy Benefits

- Employers are taking action to address pharmacy concerns – 26% indicate they have made a PBM change during the past year and 43% are considering a change in the next 1-3 years.
- For those using the Big 3 PBMs, 6 in 10 are shopping, vs. fewer than 2 in 10 of those who are already using another type of PBM (e.g., transparent/alternative).
- Employer contracts with PBMs carry more protections for employers and beat all coalitions on almost every arrangement (e.g., 100% rebate pass-through (63%), administrative fee disclosure (57%), access to claims level pharmacy data (54%), and no spread pricing (40% vs all coalitions at 28%)).

Data Access

- A significant gap for employers is getting their claims data from vendors; this is important as data access is the single strongest predictor of action.
- Employers with full access to data have more strategies in place and use hospital price information more frequently. Currently, only half of employers have full medical-claims access – 12 points below all coalitions.
- When it comes to data access, 82% shared their health plan or third-party administrator stores their medical and pharmacy claims. 36% indicate they do not have complete access to all their data, while 38% work with vendor partners who have refused to provide complete access to all data fields – a number that is concerning.

Reform Support

- Employers strongly support health care reform, but taking action has room to grow. While 39% have engaged in federal or state legislation, compared with 51% for all coalitions, roughly 8 in 10 say they support PBM reform, hospital price transparency, and price regulation.

Hospital Prices

- Hospital price information is an area for opportunity and growth. Only 13% regularly use hospital pricing and quality information vs. 30% of all coalitions.
- A third are not using this price information at all, with another quarter interested but blocked by key barriers including: limited ability to influence carrier/TPA contracting, inadequate staff capacity, and data that is hard to access.

Health Equity

- Health equity remains an important focus with 72% of employers engaging with various departments to discuss company strategy, while 34% are considering surveying employees about perceived access to care, quality, and patient experience.

Obesity Management

- Branded GLP-1s for obesity are covered by 4 in 10 employers and are being closely monitored. Compared to 2025, fewer employers report covering them for obesity – roughly 40% down from 49%, and coverage of compounds was only 9%, compared to 30% in 2025.
- 44% are considering partnering with a point solution provider compared to 11% in 2025. 38% are looking at centers of excellence to address obesity.

The online survey was conducted in May and June 2026 with 47 MBGH employer members responding, which represented industries that included mostly manufacturing, health care, and government. The majority of these employer respondents include: 1,000 to 4,999 employees (28%), 10,000 to 24,999

(16%), 50,000 or more employees (14%). Over 76% of respondents have 10 or more years of health benefits experience.

[Click here for an infographic on survey findings.](#)

About the Midwest Business Group on Health

Midwest Business Group on Health (MBGH) is a 501(c)(3) non-profit supporting employers seeking solutions to better manage the high cost of health care and the health and productivity of their covered populations. Founded in 1980, MBGH offers members leading educational programs, employer-directed research projects, purchasing opportunities, and community-based activities that increase the value of health care services and the health benefits they offer to members. MBGH serves over 180 companies that provide benefits to over 5 million lives, with employer members spending more than \$15 billion on health care each year. For additional details visit [MBGH.org](https://www.mbg.org) and follow us on [LinkedIn](#).

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