



The 2026 Healthcare Navigation Report

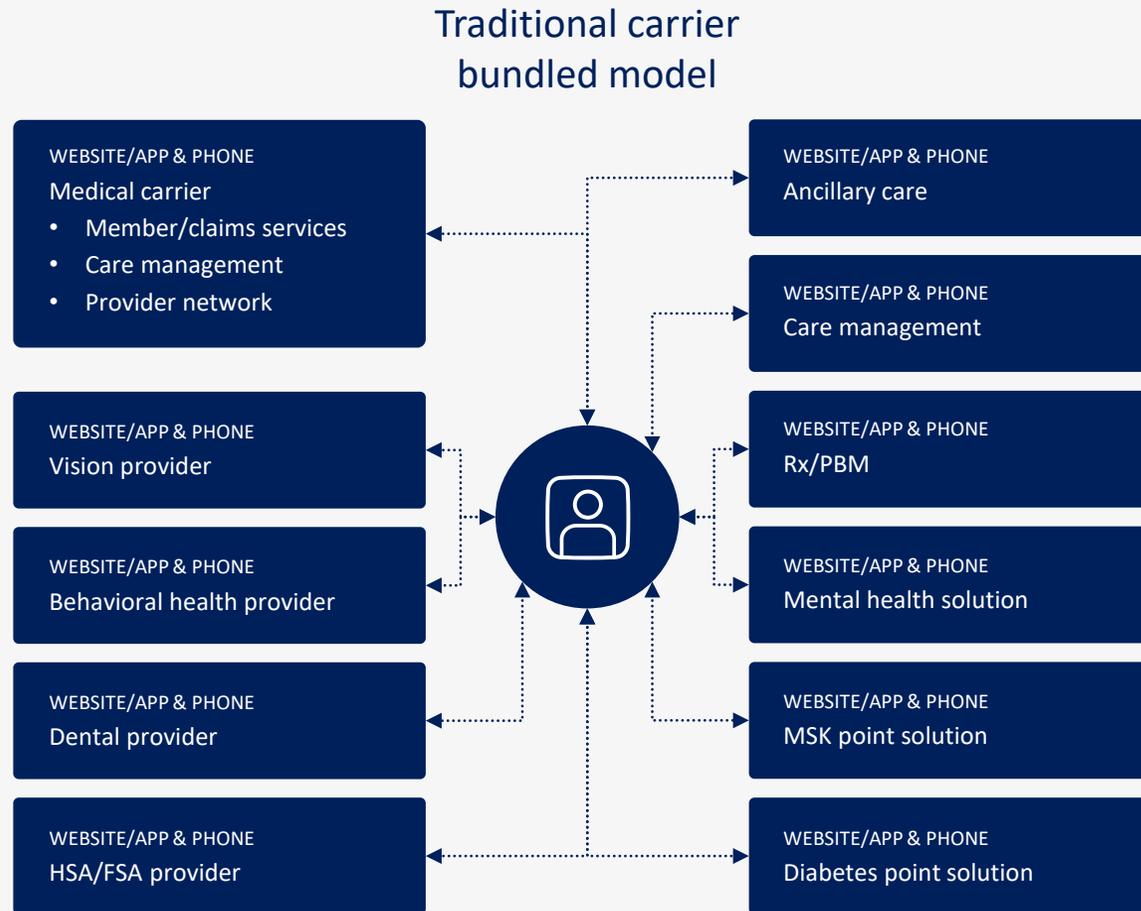
How employers can prepare

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Healthcare is complex. We make it simple.

Quantum Health simplifies a fragmented system — giving members, providers and employers one place to go



Simplifying the member experience

One call, app, or web visit connects to member services, provider services and clinical care coordination — all in one place



Today's agenda

What you can expect

- 01** | **The 2026 Employer Landscape**
- 02** | **Top Trends and How to Take Them On**
- 03** | **The Employer Mandate for 2026**
- 04** | **Q&A**

What healthcare-related workforce pressures are most significantly impacting benefits leaders?

- A** Healthcare costs rising faster than wages and budgets
- B** Employee health issues and burnout
- C** Employees losing trust in HR as a healthcare advocate
- D** Pressure to use data and AI without risking privacy or compliance



Let's work through this together

Discuss two prompts with the group at your table:



1

When you think about your healthcare strategy today, how do these priorities rank against each other – and why?

- Cost
- Navigation
- Advocacy
- Data
- Trust
- Mental health
- Utilization

2

What are you hearing from your employees about their biggest pain points when it comes to accessing healthcare?

The 2026 employer landscape

Existing challenges. New ways to take them on.

01

Rising costs

- 7% overall medical trend in 2025¹
- GLP-1s sustaining cost pressures
- New, high-cost claims from gene and cell therapies

02

Increasing complexity

- As pharmacy utilization rises, so does administration
- Significant fragmentation across vendors and benefits
- Rising pre-service confusion and consumer decision load

03

High expectations

- Members need benefits to be explained, not just offered
- Earlier support is more important (and expected)
- Digital convenience is needed, but can't come at the cost of human support

Sources:

1. Quantum Health internal data

The strategic shift for 2026

Three key themes across trends

Who delivers care

- Not all providers deliver equal outcomes
- The definition of “quality” is evolving

When intervention happens

- Earlier intervention means better outcomes and higher savings
- Detecting signals earlier is critical for driving impact

How decisions are guided

- As members become more proactive, quality of guidance is critical
- Strong guidance is not possible without the right data



TREND #1

Pharmacy is the main
pressure point

50%

of trend driven
by pharmacy¹

1 in 20

members now taking
a GLP-1¹

4,000+

gene, cell and RNA
therapies in development²

95%

of employers
concerned about pharmacy costs³

Sources:

1. Quantum Health internal data
2. American Society of Gene + Cell Therapy 2024 report
3. Business Group on Health 2025 Year in Review

How employers can take on this trend

Proactivity and creativity are key



Be proactive for infrequent high-cost claims



Be creative for semi-frequent lower-cost claims



GLP-1s: Prepare for multiple approaches to this persistent challenge





TREND #2

AI built for action and enablement

AI unlocking action

Accomplish more, faster, with agentic AI

Agentic AI can:

- ✓ Detect emerging clinical risks before claims arise
- ✓ Automatically initiate outreach and intervention
- ✓ Recommend high-quality providers, facilities and more
- ✓ Schedule appointments with providers
- ✓ Manage provider communication and coordination
- ✓ Estimate costs for upcoming procedures/surgeries
- ✓ Resolve billing and claims issues

AI enabling people

Empower your team to focus on critical tasks

AI can enable teams to:

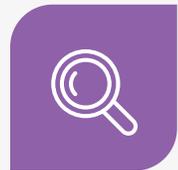
- ✓ Turn large amounts of data into action
- ✓ Access critical insights faster
- ✓ Focus empathetic tasks where humans are best
- ✓ Better understand members and their needs

How employers can take on this trend

Optimize data, look both directions, and expand knowledge



Ensure data is accurate and accessible



Use AI to both analyze and predict



Make AI an organizational capability





TREND #3

The increasing importance of provider selection

Historical approaches to provider selection fail

The most important lever to drive outcomes and contain costs

Historical

- In-network
- First-generation quality
 - Primary care focused
 - HEDIS
 - Subjective reviews

Quantum Health/ Embold Health

- In-network
- Next-generation quality
 - Measurement across primary care *and* specialty care
 - Appropriateness of care
 - Effectiveness of care
 - Pharmacy prescribing behaviors
- Referral propensity
- Site of service selection
- Unit price/contractual rates
- Personalized matching to clinical focus areas

Why provider selection is critical

Providers that deliver the *right care* unlock opportunities to control cost across clinical areas



How employers can take on this trend

Building the “brain” that drives personalized recommendations

1
Leverage AI to make quality approachable and personal

2
Embed quality in the workflow

3
Align dollars and optimize plans



TREND #4

Engagement is high, but
outcomes matter more

20%

increase in interactions per member¹

2x

increase in digital engagement¹

32%

increase in approval barrier resolution¹

22%

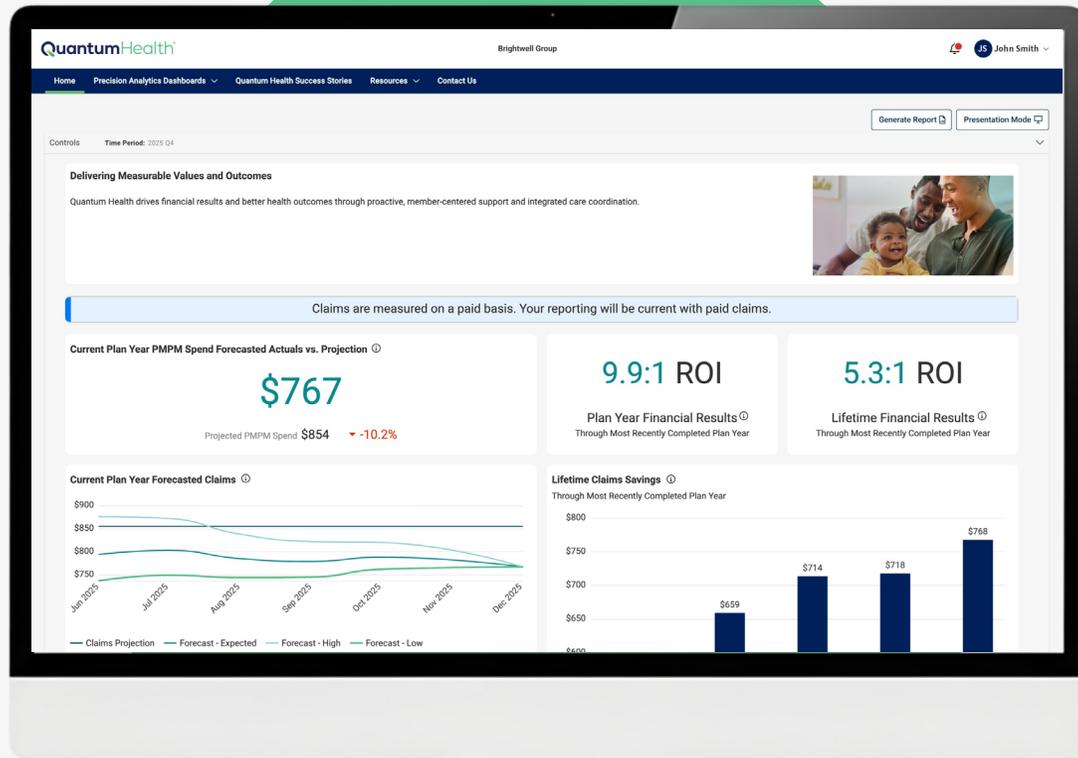
increase in specialist coordination¹

Source:

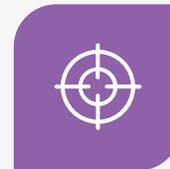
1. Quantum Health internal data

How employers can take on this trend

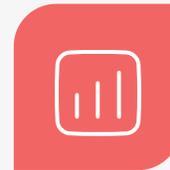
Identify impacts, not just actions



Anticipate proactive employee engagement



Measure avoided cost, access improvements and outcomes



Use action to impact-style reporting



Employer mandate: Turning trends into action

Four strategic imperatives for employers

What you can do to succeed in 2026



Contain costs through smarter pharmacy management and portfolio strategy



Redefine value by measuring outcomes rather than engagement



Simplify and integrate navigation to eliminate friction



Ensure AI is, forward-looking, accessible and based on clean data

What that looks like in action

Practical moves you can make

Legacy processes

- Reporting on activity
- Network = quality
- Fragmented vendor tools

2026 model

- Measuring impacts and improving outcomes
- Validated, outcome-based provider selection
- Integrated, AI-enabled orchestration



Questions?



QuantumHealth[®]



Navigating today's toughest healthcare challenges



QuantumHealth[®]