

EXECUTIVE SUMMARY

# Brown & Brown Employer Health and Benefits Strategy Survey

2026 Edition



# Introduction

The second annual Brown & Brown Employer Health and Benefits Strategy Survey, 2026, gathered responses from 1,241 employers with at least 200 US-based employees across a wide variety of industries and regions. Analysis of the results highlights a benefits landscape shaped by rising costs, evolving workforce needs and a growing emphasis on innovation and sustainability.

Finding themselves in this landscape, employers re-emphasized controlling costs for both employee and employer by moving it to the top of their strategic priorities. Attracting and retaining a healthy and engaged workforce, the top priority in last year's survey, dropped to number three (**Figure 1**).

## Survey Respondents



**1,241**

Employers responded to the survey



**200+**

Participating employers have at least 200 US-based employees

Figure 1

## Top Strategic Priorities

Amid escalating medical and pharmacy cost trends, employers are increasingly prioritizing cost containment strategies.



Source: Brown & Brown Employer Health and Benefits Strategy Survey, 2026  
Base: Total decision makers (n=1,241)



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# Controlling Cost

Headlines in 2025 reflected both staggering increases in health-related costs for years to come and macroeconomic headwinds for employers threatening their ability to offer affordable health benefit programs. In fact, more than half of employers (56%) report that inflation and economic volatility have substantially impacted their health and welfare strategies.

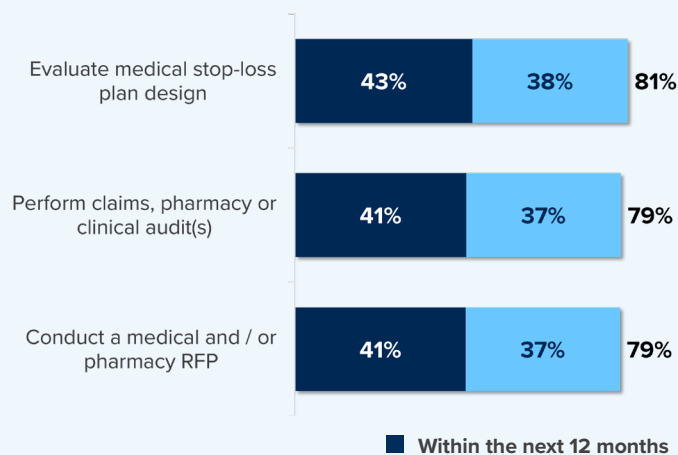
Therefore, in the coming years, employers said they will focus on key finance-focused levers, such as evaluating stop-loss plan design (81%), performing audits and conducting medical and/or pharmacy RFPs. Popular strategic initiatives to better control costs include partnering with digital health or wellness solutions, measuring the success of these solutions and enhancing overall plan transparency (Figure 2).

Figure 2

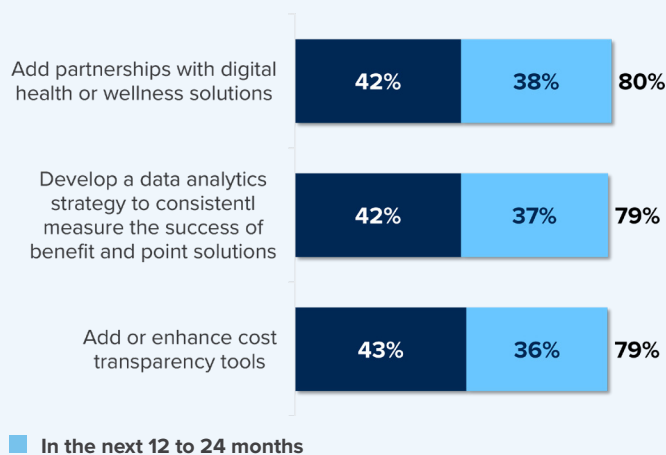
## Organizational Approach to Plan Management and Strategic Initiatives

Medical and prescription drug benefits remains a key focus areas when implementing cost savings initiatives.

### PLAN MANAGEMENT



### STRATEGIC INITIATIVES



Source: Brown & Brown Employer Health and Benefits Strategy Survey, 2026  
Base: Total decision makers (n=1,241)

# GLP-1 for Weight Loss

The popularity of GLP-1 medications for weight loss has exploded across the US, bringing along with it mounting cost pressures on employers who cover these drugs as part of their pharmacy benefit plans. Nearly half of survey respondents (48%) cover GLP-1 medications for weight loss, and the vast majority of this group plan to continue coverage in the next 12-24 months. More than six in ten (63%) have coverage restrictions in place, however, and many are looking beyond prior authorization to better balance access and cost challenges. These tactics include members needing to meet clinical criteria beyond FDA guidelines, participating in lifestyle or behavior management programs and limiting member prescribing sources (Figure 3).

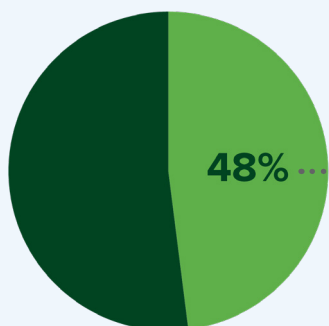


Figure 3

## GLP-1s for Weight Loss

Strategies for coverage of GLP-1s for weight loss continue to evolve.

### Employers Covering GLP-1 Medications for Weight Loss



### OF THOSE WHO COVER GLP-1s

**89%** Plan To Continue GLP-1 Coverage for Weight Loss in the Next 12–24 Months

**63%** Have Restrictions in Place for GLP-1 Coverage for Weight Loss

### In Addition to Prior Authorizations, Employers are Including the Following Restrictions

**49%** Must meet certain clinical criteria above and beyond FDA guidelines

**38%** Participation in a lifestyle or behavior management program is required

**35%** Limit prescribing to a designated or sole prescriber

Source: Brown & Brown Employer Health and Benefits Strategy Survey, 2026

Base: Total decision makers (n=1,241)

For the GLP-1 questions, only respondents who currently cover GLP-1 for weight loss were surveyed (n=597). For the question on top restrictions, only those who reported having restrictions in place for covering GLP-1 for weight loss were surveyed (n=376).



# The Employee Experience

## Well-Being

Even with cost control so squarely in focus for US employers, employers continue to support and invest in benefit offerings that promote well-being and productivity. A clear majority (77%) say that well-being programs are part of their healthcare strategies, while nearly the same proportion (78%) plan to increase their well-being-related budgets either slightly or substantially. Addressing the ‘whole person’ is a point of emphasis; most employer programs focus on multiple dimensions of health and well-being (**Figure 4**).

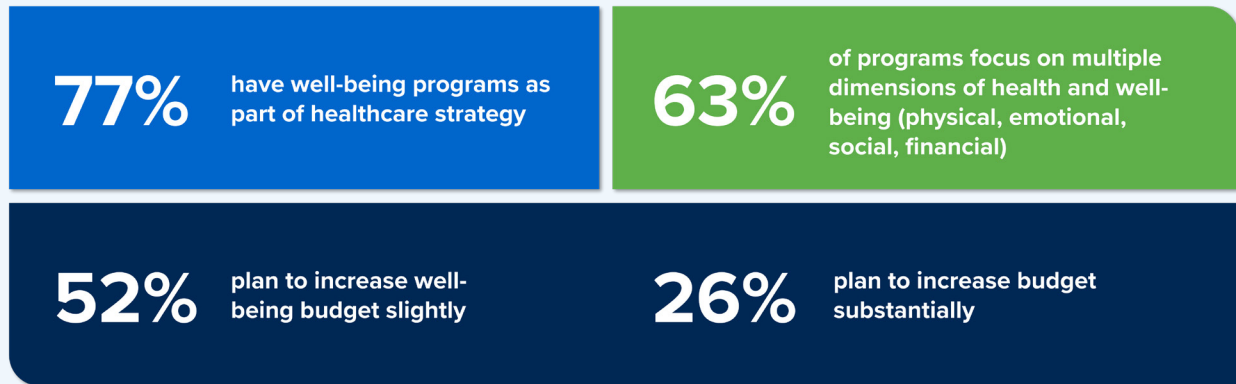
## Parental Leave

Parental leave is another area where employers are looking to enhance the employee experience, given its many positive associations with parent/child bonding, emotional well-being, engagement, retention and return-to-work productivity. A full 71% of survey respondents offer paid parental leave programs above and beyond statutory or state requirements for some or all employees. For those planning to change their parental leave policies in 2026, a significant proportion plan to increase the benefit rate, amount and/or duration (**Figure 5**).

Figure 4

## Well-Being

Beyond the traditional medical and prescription drug programs, employers are continuing to offer benefits that promote employee well-being and productivity.



Source: Brown & Brown Employer Health and Benefits Strategy Survey, 2026

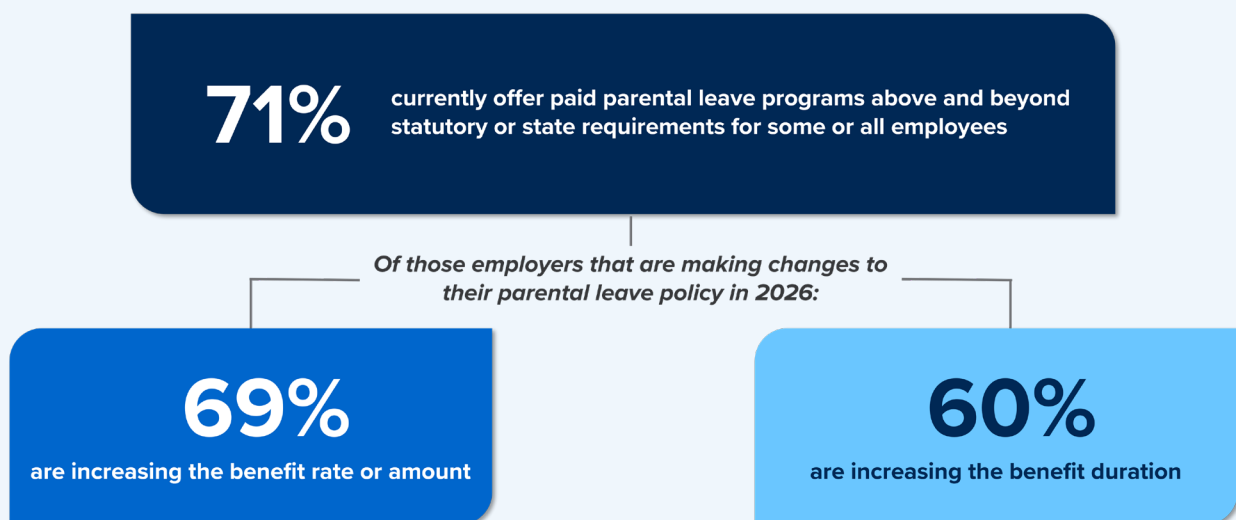
Base: Total decision makers (n=1,241)

For the questions on the well-being budget, the focus of the well-being program and program integration, only respondents whose Employers currently have a formal well-being program were surveyed (n=960).

Figure 5

## Parental Leave

Most employers offer paid parental leave beyond state requirements, and many plan enhancements for 2026, increasing benefit amounts and/or extending duration.



Source: Brown & Brown Employer Health and Benefits Strategy Survey, 2026

Base: Total decision makers (n=1,241)

For the question on 2026 parental leave changes, only respondents whose Employers have made such changes were surveyed (n=370).



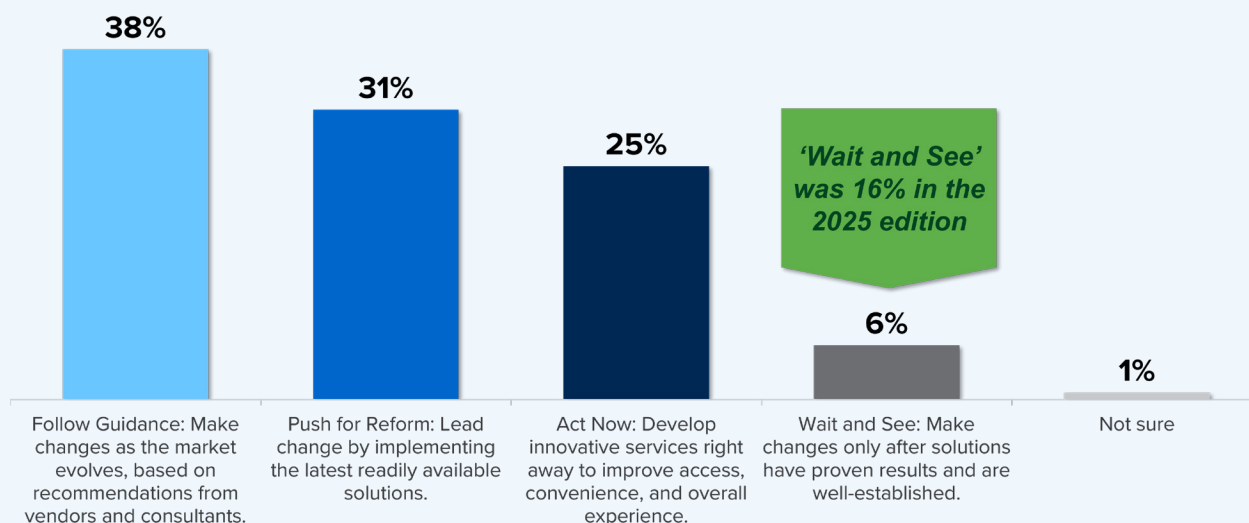
## Driving Change

Given the many pressures employers face in offering both impactful yet affordable health benefit plans, it is notable that when asked about their role in driving change in the healthcare system, only 6% preferred a “wait and see” approach. This is a significant drop from last year’s results, when 16% said this was their mindset (**Figure 6**).

Figure 6

### Employers Driving Change in the Healthcare System

When asked about driving change in healthcare, most employers are comfortable following established guidance, but more than half are actively advancing with readily available or innovative solutions. Compared to last year, fewer employers are taking a wait-and-see approach.



Source: Brown & Brown Employer Health and Benefits Strategy Survey, 2026  
Base: Total decision makers (n=1,241)



## How Brown & Brown Can Help

As an industry-leading health benefits consulting and brokerage team, Brown & Brown has the people, resources and know-how to help align your health plan with business and workforce strategy regardless of employer size, industry or location. To learn more, contact Brown & Brown.

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## About the Brown & Brown Employer Health and Benefits Strategy Survey

The second annual Brown & Brown Employer Health and Benefits Strategy Survey, 2026, gathered responses from 1,241 employers. Participating employers had at least 200 employees based in the US. The survey explores a wide array of key strategic issues and opportunities facing employers who sponsored employee health and benefits plans. The survey was fielded from July 31 through September 5, 2025. The margin of error is +/-3%.



## About Brown & Brown

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