

Medical Marketing

Content provided by the Large Group and Small Group Medical Marketing teams.

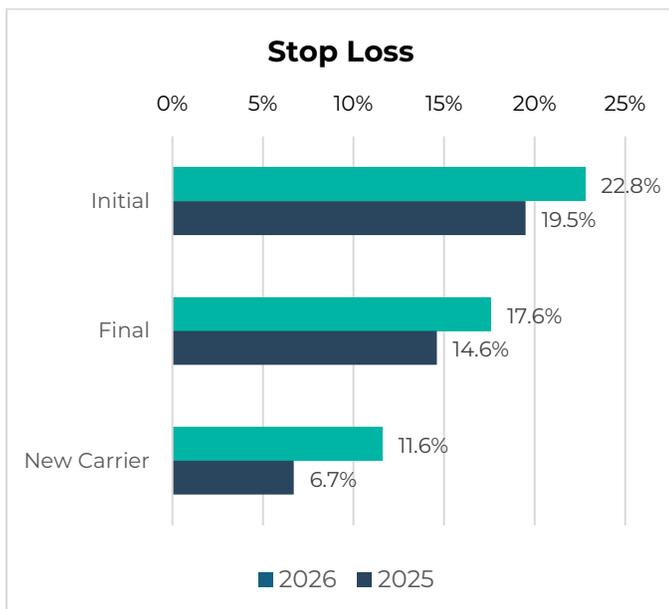
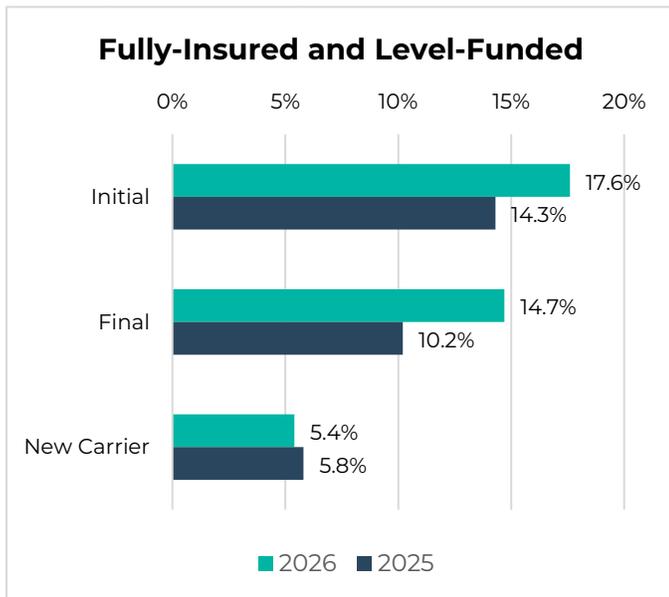
February 2026

2026 Medical Marketing Recap

As we wrap up the 1/1/26 marketing season, a few trends stood out across both fully insured and stop loss premiums. We saw final increases land noticeably higher than last year, and more clients than usual decided to make a carrier change—especially with some disruption coming from HCC and Wellpoint (formerly Granular). Overall, the market felt more competitive and a bit more volatile than in prior years, setting the stage for an active year ahead.

Fully Insured and Stop Loss

January 2026 Averages



Large Group Marketing Trend Analysis

The marketing team has tracked premium increases across C&B's book of business since 2021. Key points to note:

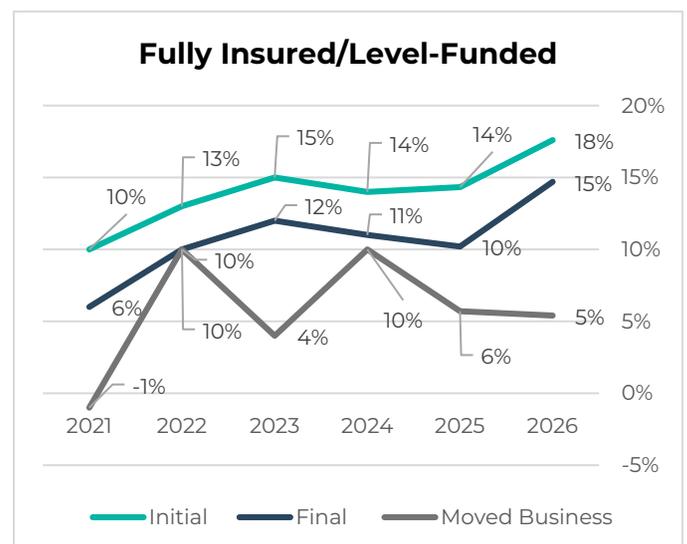
- The 2026 data reflects all 1/1 business (excluding Guide Re). Historically, metrics increase approximately 1% once all other effective dates for the year are included.
- Our reported increase factors in 80% of laser exposure on renewals/ moved business. This provides a more accurate picture than carrier-reported trends (13-15%), which exclude laser exposure and therefore understate actual costs.
- For clients who changed deductible levels, we calculate increases based on the original deductible to maintain data accuracy and avoid artificially lowering trend numbers.

Key Findings:

The charts below will show the Initial and Final incumbent increases, while the Moved Business marks the increase the client ended with if they changed carriers.

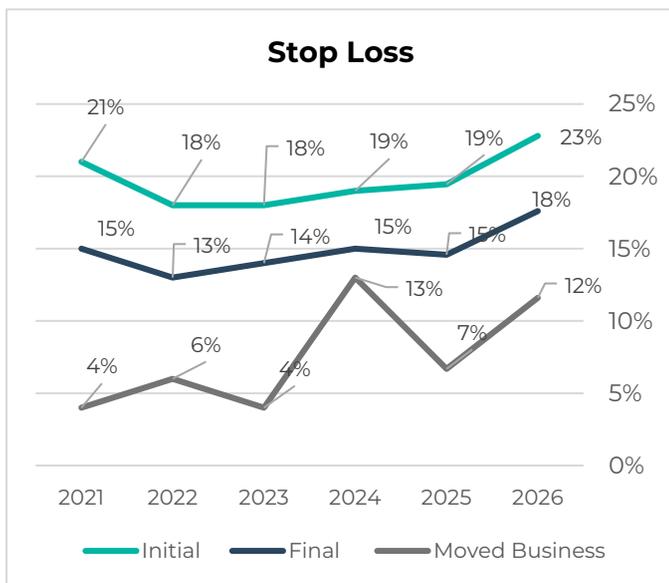
Fully-Insured :

- Final trend ticked up almost 5% for our book.
- For those who changed carriers, the final rates came in at 5% above the 2025 rates.
- 32.3% of fully-insured clients changed carriers, compared to 19.5% in 2025.



Stop Loss:

- Final trend ticked up almost 3% for our book.
- For those who changed carriers, the final rates came in at 5% above the 2025 rates.
- HCC and Wellpoint (formerly Granular) both lost nine cases.
 - HCC's lost cases averaged 47% initial increase and 35% final increase as HCC "cleaned the books." We will likely see more of this as we move through the year.
 - Wellpoint has fully repositioned Granular following their acquisition in 2025. HealthSketch has been eliminated, sales and service has been moved to Anthem. For now, the marketing team will only reach out to them on a case-by-case basis, rather than include them on a full market search.
- 34.4% of clients switched stop loss carriers, compared to 17.5% in 2025



Upcoming Vendor Presentations

The following carrier/vendor meeting(s) are scheduled over the next month. **If you are not invited but want to attend, please let Kevin know.**

WEX | 2/10/26 | 12:00 PM

Chris from WEX will be in Dubuque to provide an overview of their services. If you are a consultant and have an account with Wex, you have already been invited. **Meeting Agenda:**

- 2025 year in review
 - A look at the numbers
 - What went well and how can we serve you better?
- Trends
 - Cost Containment
 - WEX Marketplace for COBRA
 - HSA Consumer Pathways
 - Dependent Verification Services (EVS)
 - ACA Reporting
 - LSA's
- RFP's
 - When you get a request to go to market, who do you go to and why? Do you ever NOT include WEX?
 - Why do we ask for what we ask for?
- Reminders
 - COBRA differentiators
 - Integrations
 - Renewal Reminders
 - LEAP
- Questions/Discussion

Aware Health | 2/11/26 | 10:00 AM

Aware Health (MSK Provider) will be having a virtual introductory call with C&B. **Meeting Agenda:**

- Introductions
- Aware Health overview
- Trucking group case study
- Next steps

Learn more about aware health [here](#).

Health Joy | 3/4/26 | 2:00 PM

HealthJoy will be in Dubuque (Room 307 and virtual).

Meeting agenda:

- Welcome & Introductions
- HealthJoy: The Benefits Operating System Updates
- Innovation Spotlight: HealthJoy AI
- The Benefits Studio: Visibility & Growth
- Open Q&A & Next Steps



Kevin's Dad Joke

I asked Melissa why she seemed so much happier today. She said she uploaded our argument to Chat GPT and it told her she was right. When Mike tells us to use more AI...he didn't mean this way.