

Key takeaways from the UnitedHealthcare 2026 Health Trends Report



What's driving medical and pharmacy costs

- Rising hospital prices and catastrophic claims
- GLP-1s and specialty medications
- Cancer, MSK and cardiovascular conditions as dominant cost drivers
- Year-over-year increases in mental health, maternity and digestive/nervous system disorders
- Complex and chronic conditions affecting younger members



How employees are using care – and where it's breaking down

- Increased ER visits and declining virtual care as patterns normalize post-pandemic
- Gen Z and Millennials more likely to use the ER, less likely to use primary care
- Low engagement in clinical programs signaling the need for better awareness and outreach
- Strong adoption of digital tools like the UnitedHealthcare® app



Population trends impacting benefits

- Millennials and Gen X as major cost drivers; Gen Z showing concerning ER utilization
- Spouses accounting for higher per-member costs than employees
- Generational differences in care preferences calling for more tailored engagement strategies

Trends shaping employee benefit design and affordability

Each year brings new pressures on employer health care costs – but not always new understanding.

Designed to help deliver more clarity and focus to the health benefits decisions employers face now and in the years ahead, the **2026 Health Trends Report** from UnitedHealthcare examines 2025 claims data to identify the underlying drivers reshaping affordability, care patterns and workforce health.

Check out the full report >



- Understand what's changing – and why
- Anticipate future cost and utilization trends
- Make more confident, informed benefit decisions grounded in real-world data

↑12.9%

rise in catastrophic claims of \$100K+

72%

of members used digital tools to access health plan information

≈60%

of total health care spending came from Gen X and Millennials



Balancing cost control with meaningful, employee-centered support

Across industries, employers are rethinking traditional approaches to benefits by:

- Shifting to lower-cost and copay-driven plan designs like Surest®
- Expanding care navigation support via advocacy programs
- Prioritizing simpler, more connected digital experiences
- Making health and wellness offerings more relevant to employee needs through greater choice and flexibility
- Integrating benefits for more coordinated care and potential savings opportunities



Dig deeper into the trends driving employer cost and benefits strategies >

Data and methodology

The 2026 Health Trends Report examines top trends that UnitedHealthcare observed across its self-funded and fully insured books of business based on claims incurred between November 2024 through October 2025 and paid through January 2026. Catastrophic claims threshold was \$100K or higher. Results for individual clients will vary based on client-specific demographics, plan design, the state where the insured policy is issued and the level of engagement by employees, among other factors.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.