

Special Report: Market Disruption & the Role of Advisors

(October 2026)

The Special Report on Employer Market Disruption & the Role of Advisors examines how employers are redefining benefits decision-making amid year-over-year healthcare cost increases and a growing shift toward modular benefit design approaches. This research will have a particular focus on the role of benefits advisors (consultants and others), their degree of influence, sophistication in responding to market dynamics, and what informs their recommendations. We'll report on the effects of the evolving health and Rx ecosystem on market access for biopharmaceutical, digital health and diagnostics manufacturers.

Report Topics:

- Shifting Internal Benefit Dynamics
 - Increasing Use of Benefit Committees, Intensifying Fiduciary Oversight & Attraction/Retention Impact
- Employer Engagement with External Stakeholders Amid Market Disruption
- Use of Data to Inform Benefit Decisions
- The Evolving Role of Advisors
 - How They Influence Medical & Pharmacy Decisions
 - The Degree to Which Advisors Recommend and/or Validate Novel Solutions
 - Advisor Blind Spots, Employers' Frustrations & Unmet Needs
- Implications & Opportunities for Manufacturers

2025 Perspectives on Benefits Advisors (percent strongly agreeing)

My benefits advisor is a trusted partner



My benefits advisor offers novel solutions to address our unique needs



n=94 Employers

Source: 2025 EMI Special Report.

A purchase includes:

- » Unlimited organization-wide access to PDF report
- » Executive summary, implications and recommendations for manufacturers
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