

## GUEST COLUMN: 2023 Health Care Trend Report

By M3 Insurance, WHA's Premier Partner

Organizations of all sizes offer health benefit plans to attract and retain top talent, improve employee engagement, and satisfy their compliance obligations. Yet, staying current on benefits trends can be daunting due to the complex and fluid nature of the health insurance market. It is important for organizations to understand the latest developments in the marketplace to make informed decisions about which plans to offer.

The 20th annual M3 Health Care Trend Report examines health benefit plans and demonstrates actual trends in the market. The report provides readers with an overview of cost, trends and how plans are designed.

How does your organization's plan compare to the market? Is the structure, cost and plan design associated with your plan in line with your peers? Review the [2023 M3 Health Care Trend Report](#) to find out.

In the past year, employers seem to be focused on ensuring the health plans they offer to employees retain their quality as they navigate the labor market. This means holding the line on employee costs, while attempting to ensure their plans retain their financial stability. The concerns about costs associated with inflation and deferred medical care caused by the pandemic remain.

We encourage you to discuss the report with [your M3 account team](#) who have access to benchmarking tools to help inform a conversation regarding your unique situation.



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