2023 payer trends in healthcare affordability, access and regulations

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Healthcare is becoming less affordable for both payers and consumers, and industry challenges are making access more difficult. Merative experts are watching these trends in 2023:

Inflation and the rising cost of care

– **17%** growth in allowed PMPY from 2018 to 2022

– **45%** growth in PMPY spend for specialty drugs from 2018 to 2021; emerging oncology treatments a major driver

– **High Deductible Health Plans** may be dissuading high-risk members from preventive care

– Payers **expanding preventive care coverage** beyond ACA regulations to improve outcomes

– Payers focused on **price transparency, alternative payment models** to stabilize costs
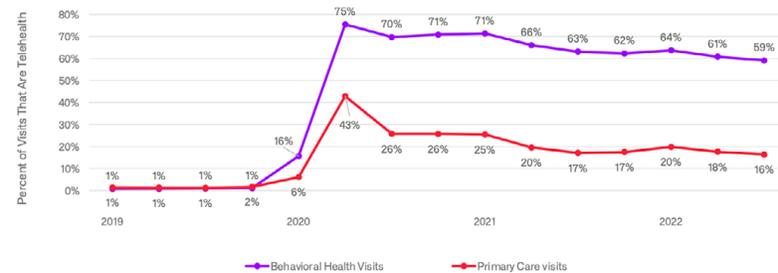
Percent of visits that are telehealth

Provider network capacity & consolidation

– **Rising labor costs** leading to provider system consolidation to maintain margins

– **Potential impacts** include clinical deserts, vulnerability in rural and high SDOH areas

– **Workforce shortages** result in increased wait times, affecting quality

– **Critical areas** affected include youth mental health and cancer care

Digital health & healthcare consumerism

– **Pandemic accelerated telehealth use**, but impact on quality, outcomes and cost remains unknown

– **Jan 1, 2023 –** health plan price transparency rule takes effect, opening door to new possibilities in healthcare consumerism

– **Digital health tech consolidation** anticipated due to decrease in venture capital, high interest rates

– **Federal regulations** on pre-service transparency, surprise bills to protect consumers

Address trends in your own population

With Health Insights, Merative's team of experts can help health plans, large employers, government agencies and brokers and benefits consultants dive deeper into their population health data to identify savings opportunities, including:

– ACOs & Direct Provider Partnerships

– Prescribing Quality

– Specialty Drug Management

– Provider Network Management

– Member Decision Support Tools

To learn more, visit merative.com/healthcare-analytics or schedule a conversation