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The State of the Benefits Ecosystem ↗

2026 Insights From The
Granite List Community

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Executive Summary

Benefits leaders are navigating one of the most complex moments the industry has ever faced. Healthcare costs continue to rise, point solutions are flooding the market, and employees are demanding better experiences without fully understanding what is already available to them.

To better understand how the ecosystem is responding, **The Granite List** conducted its annual survey of benefits leaders and solution providers. Respondents included brokers, consultants, HR leaders, and vendors actively involved in designing, selling, managing, and supporting employer-sponsored health plans.

The findings reveal a clear message: **The problem is not a lack of solutions. The problem is confidence, clarity, and connection.**



Benefits leaders want proof, education, and trusted guidance.



Vendors want better ways to communicate value and reach the right audience.

Both are asking for smarter discovery and stronger alignment.

This report outlines what the ecosystem is experiencing today and what it signals for 2026 and beyond.

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Who Responded

Survey respondents represented a cross-section of the benefits ecosystem, including:



Benefits brokers and consultants



HR and benefits leaders



Solution and technology providers

These respondents are not passive participants. They are decision-makers, influencers, and builders of health plans. Their insights reflect real-world pressure, not theoretical challenges.

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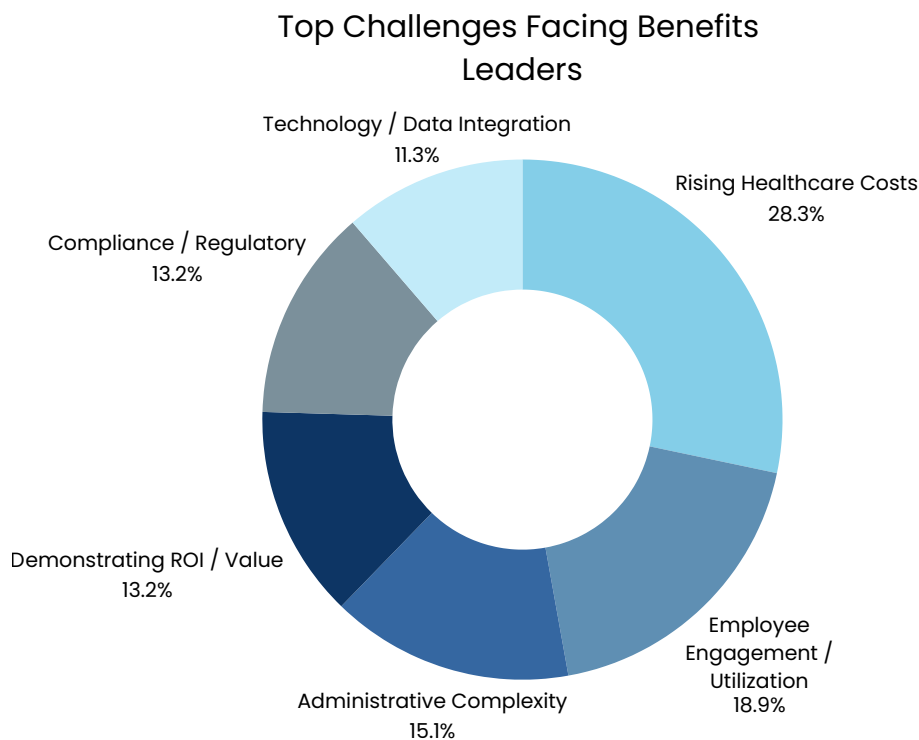
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The Top Challenges Facing Benefits Leaders

1 Too Many Solutions, Not Enough Clarity

Respondents consistently pointed to solution overload as a major issue. New vendors enter the market daily, but benefits leaders lack the time and tools to properly evaluate them.



Key Tensions

- Innovation is strong
- Differentiation is weak
- Vetting takes too long

Benefits leaders are not looking for more options. They are looking for better ways to compare and decide.

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2 Rising Costs with Increasing Accountability

Budget pressure is no longer episodic. It is constant.
Respondents reported moderate to extreme pressure to:



**Control
healthcare spend**

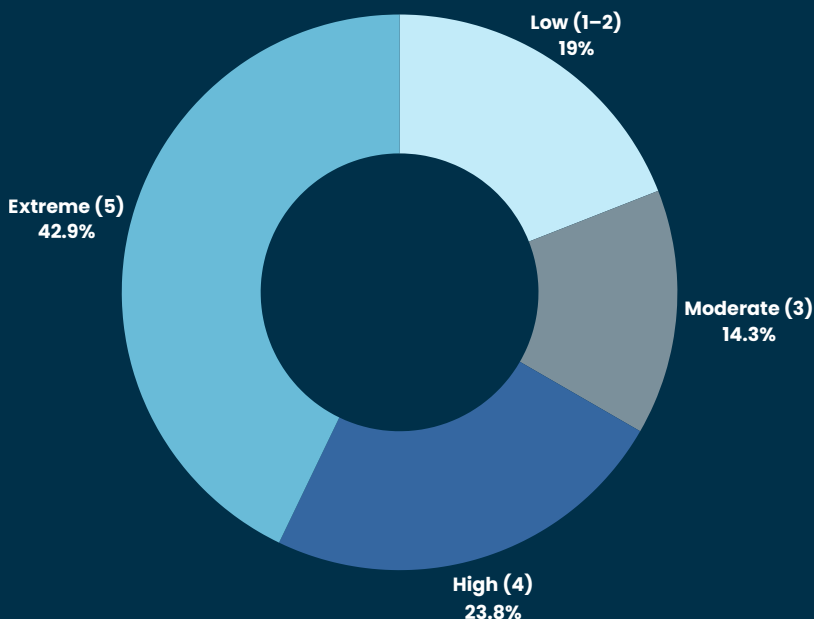


**Prove ROI year
after year**



**Justify benefit
decisions to leadership**

**Pressure to Control or Reduce Benefit
Spend**



At the same time, many expressed uncertainty about whether the value delivered by solutions truly matches what was promised at the point of sale.

This gap between expectation and reality is eroding confidence.

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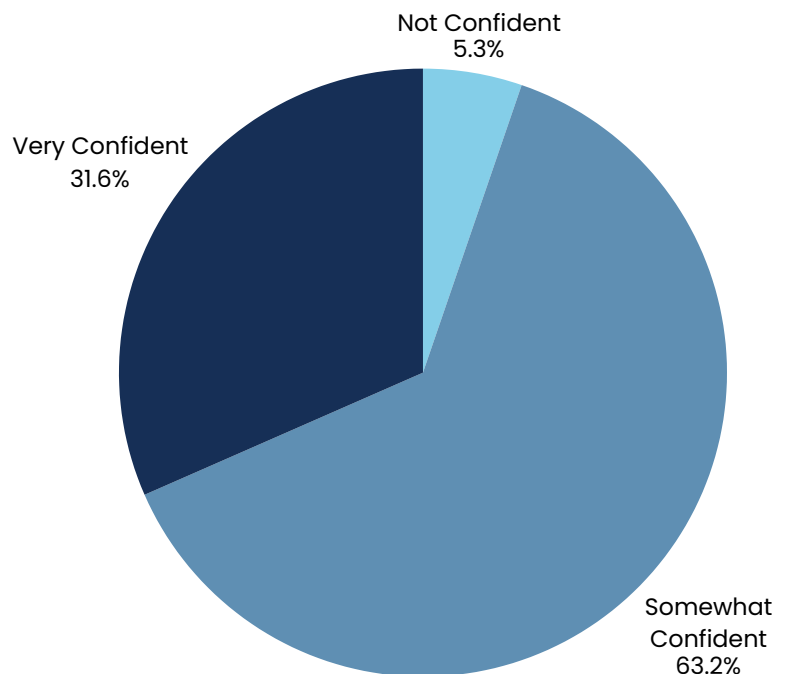
3 ROI Is Expected, but Hard to Measure

Benefits leaders want outcomes, not marketing language.

Survey responses showed:

- Mixed confidence in ROI measurement
- Frustration with vague or inconsistent reporting
- A desire for clearer success metrics

Confidence That Benefits Programs Match Their Cost



When value is hard to quantify, renewal decisions become harder to defend.

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How New Benefits Solutions Are Discovered Today

Discovery remains fragmented. Most respondents rely on:



Peer referrals and word-of-mouth



Broker or consultant recommendations

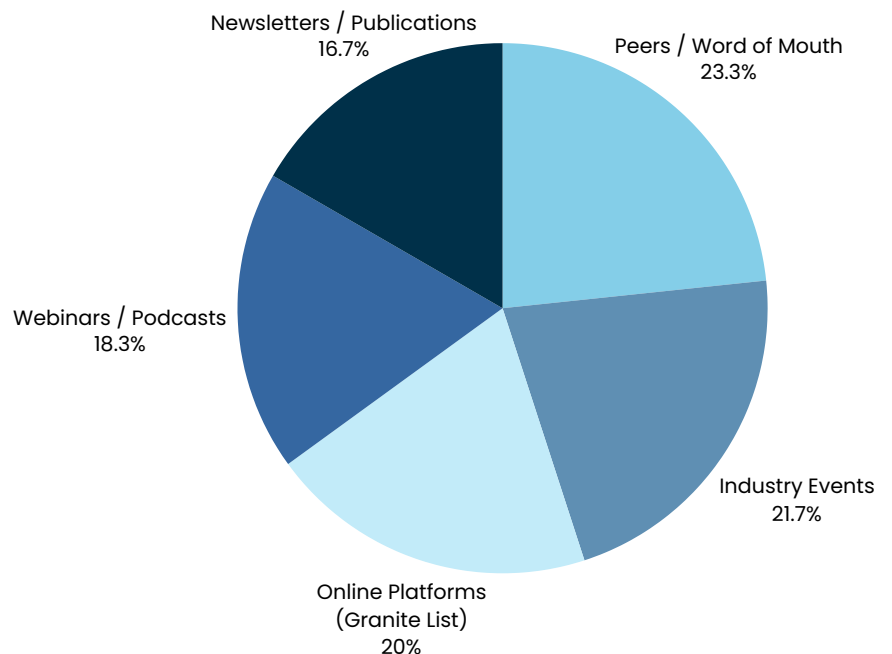


Conferences, webinars, and industry events

While these channels are trusted, they are also:

- Time-intensive
- Inconsistent
- Limited by who happens to be in the room

How Benefits Leaders Discover New Solutions



Marketing alone is not enough. Trust is built through education, context, and credibility.

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What Benefits Leaders Want More Of

Across roles, several priorities emerged clearly. Benefits Leaders want:

- **Clear use cases, not broad claims**
- **Simple explanations they can share internally**
- **Proof of outcomes in real employer settings**
- **Faster ways to shortlist and compare vendors**
- **Education that helps them make smarter decisions**

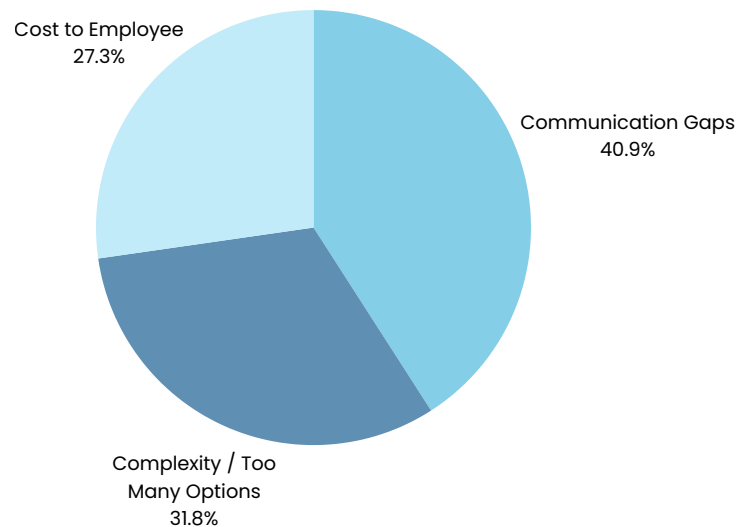
This is not about removing brokers or HR from the process. It is about supporting better decision-making at every level.

The Employee Experience Gap

When asked about employee utilization, respondents pointed to a familiar barrier:

- Employees do not understand what is available
- Communication is inconsistent or overwhelming
- Benefits feel complex and disconnected

Biggest Barriers to Employee Benefits Utilization



This highlights an important truth: Even the best-designed plan fails if employees do not know how to use it. Engagement, education, and navigation are no longer “nice to have.” They are foundational.

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Technology, Data, and the Role of AI

Most organizations describe their use of data and technology as evolving, not mature.

Key takeaways:

- Data is available, but not always actionable
- Systems do not always talk to each other
- AI is being explored, but with caution

Benefits leaders want technology that:

- ✓ Simplifies decisions
- ✓ Supports human expertise
- ✓ Improves confidence, not complexity

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What This Means for 2026 and Beyond

The survey points to several clear shifts ahead:

- 1 **Curation will matter more than volume**
Benefits leaders need trusted filters, not endless lists.
- 2 **Education will rival innovation in importance**
Solutions that teach will outperform solutions that only sell.
- 3 **Vendors will need sharper positioning**
Clear problems, clear outcomes, clear audiences.
- 4 **Brokers and HR leaders will continue to act as guides**
Their role as translators and advocates is becoming more valuable, not less.
- 5 **Platforms that connect insight, education, and discovery will win trust**
The ecosystem is asking for smarter ways to connect the right solution to the right problem.

Why This Matters

This survey confirms what many in the industry already feel: The future of benefits is not about more noise. **It is about better decisions.**

As the benefits landscape grows more complex, the need for trusted insight, shared learning, and transparent discovery becomes even more critical. **The Granite List** exists to support that future by helping benefits leaders and vendors navigate the ecosystem with clarity, confidence, and purpose.

Benefits Leaders Need The Granite List.

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