

Texas Employers Say High-Cost Claims, Drug and Hospital Prices Threaten Health Benefits Affordability

Pulse of the Purchaser survey findings show how employers are responding to rising healthcare costs, PBM transparency concerns and high-cost claims

HOUSTON and DALLAS — Aug. 26, 2026 — Texas employers overwhelmingly say rising healthcare costs are affecting workforce strategy, competitiveness and benefit affordability, according to new results from the Pulse of the Purchaser survey conducted with the Houston Business Coalition on Health (HBCH), Dallas/Fort Worth Business Group on Health (DFWBGH) and the National Alliance of Healthcare Purchaser Coalitions.

The study conducted with coalitions across the US and the National Alliance of Healthcare Purchaser Coalitions gauged concerns and approaches of employers to address the workforce environment, high-cost claims, pharmaceutical drug and hospital prices, fiduciary strategies, obesity management, mental health, women's health, equity, and potential health reforms.

The Texas results reflect responses from 42 employers affiliated with HBCH and DFWBGH that provide employee health benefits for almost 519,000 covered lives.

"Texas employers are telling us that healthcare affordability is directly connected to their ability to compete for talent, protect wages and offer meaningful benefits," said Chris Skisak, PhD, HBCH executive director. "The findings point to a clear need for greater transparency, stronger purchaser access to usable claims data and practical market-based strategies that help employers manage costs without compromising care."

Key Findings for Texas Employers

- **Affordability pressures remain significant.** Employers identified high-cost claims (76.5%), drug prices (73.5%) and hospital prices (71.9%) as significant threats to the affordability of employer-provided health coverage.
- **Rising costs are affecting workforce strategy.** All respondents agreed or strongly agreed that attracting and retaining employees is a top priority, while 97.4% said higher healthcare costs will result in further cost-shifting to employees and 89.7% said rising costs affect their organization's competitiveness.
- **PBM transparency remains a priority.** More than six in 10 employers said PBM conflicts of interest are a significant threat to affordability, and 78.8% said PBM reform would be very or somewhat helpful.
- **Employers are focused on practical strategies.** Employers reported using high-cost claims strategies such as stop-loss or captive reinsurance (67.9%), enhanced screening or early detection strategies (64.3%), disease-specific vendors or programs (64.3%), navigator or enhanced case management services (60.7%) and claims data requests or audits for large ongoing claims (53.6%).

Employers also reported significant interest in policy reforms, with 81.8% saying hospital price transparency would be very or somewhat helpful, 81.2% saying drug price regulation would be helpful, and 78.8% saying PBM reform and hospital rate regulation would be helpful.

“These results reinforce what we hear from North Texas employers every day: purchasers want to be proactive stewards of their health plans, but they need better data, clearer contract terms and vendor accountability to do that effectively,” said Marianne Fazen, PhD, executive director of DFWBGH. “Employers are focused on solutions that improve value, address high-cost claims and help employees access the right care at the right time.”

About the Survey

Pulse of the Purchaser is an annual survey of employers conducted by the National Alliance and its coalition members. The online survey of 408 employers was conducted in May and June 2026 and included organizations across major industry sectors. The Texas findings reflect responses from 42 employers affiliated with the Houston Business Coalition on Health and Dallas/Fort Worth Business Group on Health.

About DFWBGH

The Dallas-Fort Worth Business Group on Health (DFWBGH) is an employer led coalition of Dallas and Fort Worth area employers and health services organizations committed to educating and empowering employers and their employees to make informed, value driven healthcare decisions and to promoting healthcare quality, cost-effectiveness, transparency and accountability in our community. For additional information visit our website dfwbgh.org and follow on [LinkedIn](#).

About HBCH

The nonprofit Houston Business Coalition on Health is the leading resource for Houston employers and their health services providers dedicated to providing health benefits at a sustainable cost while improving the quality and employee experience of their delivery through effective benefits design. With 60 members, HBCH represents approximately 500,000 local and more than 1 million national employer-sponsored lives. HBCH a member of the National Alliance of Healthcare Purchaser Coalitions. For additional information visit our website houstonbch.org and follow on [LinkedIn](#).

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