## How Much Will Health Care Costs Rise in 2026?

Health care costs have been growing at an alarming rate in recent years, and they're not slowing down. As such, surveys project that health care costs in the United States are likely to increase by 6.5% to, in many cases, as much as over 10% in 2026.

## Here's a breakdown of 2026 cost predictions:



**Mercer** predicts that the total health benefit cost per employee will rise 6.5% on average, which is the highest increase since 2010, even after planned cost-reduction measures.



The Business Group on Health expects a 7.6% increase in health care costs when offset with plan design changes.



**PwC** expects medical costs to grow at 8.5% for the third year in a row.



The International Foundation of Employee Benefit Plans anticipates a 10% increase in health care costs.



A **KFF** analysis revealed the median proposed premium increase among 318 small group insurers is 11%.

Furthermore, individual Marketplace plans are likely to go up even higher, as much as 15%-20%.

Regardless of the exact figure, employers can expect their health care costs to continue to skyrocket throughout 2026. **Contact us today** for more information about why these costs are rising.

