



**EXCLUSIVE  
COST SAVINGS  
FOR BIO MEMBERS**

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As a valued BIO member, you have access to [BIO Health Small Group Health Plans](#) and part of our service is to keep you informed of emerging trends affecting employee-sponsored health care coverage.

Below are a few of the top trends we are seeing as reported in Mercer's Healthcare trends report 2022 and how it effects your plan offering.

**Trends to Know & How to Apply Them:**

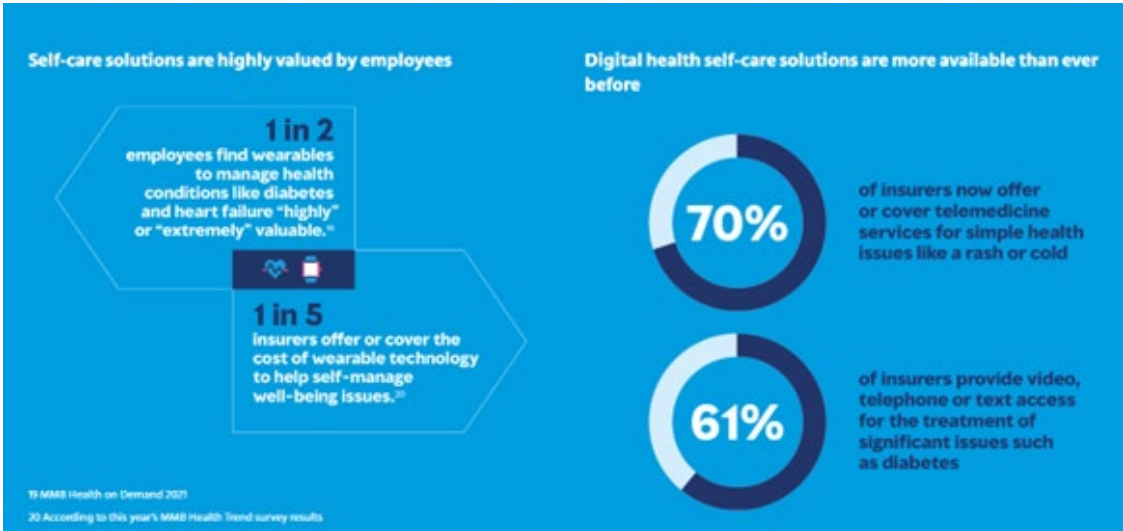
1. **Trend:** 2 in 3 insurance carriers are making changes to their benefits offering in response to the Covid-19 pandemic.<sup>1</sup>

**Action:** It's important to see how your group's claims and rates may have changed since before the pandemic. **Conduct a 2023 plan evaluation** now to make sure you are getting the best coverage and rates.
2. **Trend:** Self-care solutions are highly valued by employees – From wearables and digital devices to help manage health issues like diabetes, heart health and others.

**Action:** Check out the [Health Trends](#) report to see what **self-care solutions employers are investing in**. Consider offering wellness wearables as incentives and encourage usage for employee wellness programs.
3. **Trend:** Virtual Health care continues to grow in popularity – Does your plan include telemedicine options?

**Action:** Consider **having telemedicine available in your 2023 health plan** if it isn't already.

[Read Full Trends Report](#)



Need help evaluating your current offering? BIO Health Small Group Health Plans may be a great fit for your business. Even if you have gotten a quote from us before, you'll want to see current rates for 2023!

[Get a Quote Now](#)

<sup>1</sup> [Mercer Study Infographic](#)

BIO Small Group Health Plans are **fully ACA-compliant**. Plans and carriers available vary by state.

Program Serviced by Mercer Health & Benefits Administration LLC  
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