



SKYGEN®

LOOKING AHEAD
AND WHAT TO EXPECT:

INSIGHTS FROM SKYGEN

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At SKYGEN, we believe progress begins with the right conversations, ones that bring together the collective voices of the industry for the betterment of all specialty benefit stakeholders. That belief drives our commitment to ongoing engagement across the industry all year long, demonstrated through:

- **Ongoing and frequent conversations** with our customers and industry partners, including payers, state and federal government, industry groups and providers.
- **Industry research via our Pulse Report series:** Conducted in collaboration with Hanover Research, our exclusive research series is designed to inform and elevate industrywide dialogue by getting a pulse on the stakeholders that make up the dental and vision benefits landscape and identify actionable strategies to better engage with and appeal to them.
- **Industry insights through SKYGEN's annual TRANSFORM Summit:** Each year, we bring together industry leaders, partners and prospects to explore the latest trends and opportunities in dental and vision benefits.
- **Ongoing representation at industry events:** Our participation with organizations like National Association of Dental Plans (NADP), National Association of Vision Care Plans (NAVCP), American Association of Dental Office Management (AADOM), Medicaid, Medicare, CHIP Services Dental Association (MSDA) and more helps us continually learn and evolve.

Combined with the **expertise of SKYGEN's own leaders**, these efforts create a foundation of insights that guide where the industry is headed.

Drawing on these insights, we've captured the challenges and opportunities to come. What we uncovered is that there is ample room for innovation given the right combination of tactics, tools and vendors, and that the landscape is increasingly shifting from reactive to proactive. Those who seize this moment of change will be better positioned for what's to come.

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INSIGHT 01

Expanding access to care requires the right message, medium and mode

THEY SAY KNOWLEDGE IS POWER, BUT IN THE OVERSATURATED REALM OF SPECIALTY BENEFITS, IT CAN ALSO BE AN ACHILLE'S HEEL FOR THOSE WHO AREN'T ABLE TO HARNESS IT.

This was a resounding theme uncovered at **TRANSFORM25**, and one that speaks to the dual role that brokers, payers and providers alike must play as both strategic communicator and advisor in the quest to expand access to care.



STRATEGIC COMMUNICATOR

According to [SKYGEN's Pulse Report 2026: Broker Perspectives](#) surveying 500 brokers nationwide, respondents noted that making **plan details clearer through easy-to-use digital tools and plain, straightforward language is vital in their communications toolkit**. What this indicates is that it's not just about serving in the role of communicator but being attentive to the type of information that will ultimately be most beneficial to those at its receiving end. **Transparent, readily available information** will be a differentiator in the marketplace.

Just as important as the kind of messaging and language that is used to communicate about benefits, though, is the accuracy of information that is provided.

Inaccurate provider directories, for instance, remain a major pain point that hinders patients' ability to navigate and locate care, [with one research study](#) finding that 81% of entries in directories of five large payers were inaccurate, while another discovering persistence in the accuracy and timeliness of submitted provider data.

In this way, communication is a two-way street: communication of important and timely data among providers within their network and communication of pertinent information to members to help them better utilize benefits.

INSIGHT 01

Expanding access to care requires the right message, medium and mode



HOLISTIC ADVISOR

Brokers, payers and providers each take on the unique role of advisor — brokers, by guiding employers on plan selection; payers, in collaborating with providers; and providers, in helping their patients navigate both specialty benefits and their care journey. Yet, stakeholders' ability to serve in such a role depends on being equipped with tools that can help them bridge the gap between access to care and member utilization — tools that often come in the form of emerging technologies.

Consider this [Harvard study](#), which estimates that 1.7 million Americans live in “dental deserts” or areas with too few providers to meet local demand. One way to better serve this group is through **teledentistry and virtual care**, which can help bridge geographic gaps and connect underserved dental populations with professionals despite physical distance. Technologies like [SKYGEN's Dental Hub](#) streamline provider credentialing and directory management, while SaaS solutions foster a seamless exchange of data within this space. When leveraged strategically, technology can play an important role in helping to expand access to care, and allow brokers, providers and payers to serve their members more holistically.

INSIGHT 02

Integrated care — more than just a buzzword but an opportunity for alignment

While the correlation between medical, dental and overall health has long been established, integration across these disciplines often remains more concept than practice.

JEFF SPAHR, VICE PRESIDENT OF SKYGEN'S VISION BUSINESS, SUGGESTS THAT MOVING BEYOND VIEWING INTEGRATED CARE AS MORE THAN JUST A BUZZWORD REQUIRES ALIGNMENT ON ITS VALUE, AS WELL AS A HEALTHY AND SECURE EXCHANGE OF DATA.

For one, knowing whether a patient has visited the dentist or an eye care professional isn't enough; rather, it's critical that providers connect the dots on relevant medications or any underlying diseases the patient may have. Incorporating these insights into their own patient engagement and communications **enables better coordination of care among primary physicians and other health care providers.** And, as it turns out, providers and members alike see significant potential in this kind of collaboration, with 88% of providers in favor of integrating medical, dental and vision care to enhance patient outcomes and overall health, according to [SKYGEN's Pulse Report 2025: Provider Perspectives.](#)



INSIGHT 02

Integrated care — more than just a buzzword but an opportunity for alignment

On the consumer front, [about 4 in 10 people](#) from the consumer Pulse Report expressed a desire for improved care coordination between providers as one key feature that would elevate their care experience and perception of value.

Data is one thing; **leveraging this data in strategic ways is another**, which brings the need for educational content full circle. In that same provider report, for instance, 39% of vision and 33% of dental providers expressed interest in **better access to premium health education materials and online content to share with patients** to help foster more collaboration and comprehensive care outcomes.

BROKERS AGREE, WITH THREE-QUARTERS OF RESPONDENTS FROM THE 2026 PULSE REPORT NOTING DIGITAL TOOLS FOR EMPLOYEE EDUCATION WOULD EMPOWER SELF-NAVIGATION AND DECISION-MAKING.

Ultimately, the pursuit of integrated care is a complex endeavor where education, technology and accessibility will need to intersect to take it from blueprint to reality. Making sure everyone is on the same page isn't just a value-add; it's a clear way to enhance the experience of all involved — from the doctors exchanging information to the member getting the right care at the right time.



INSIGHT 03

AI is reshaping specialty benefits, but its value hinders on strategic adoption, trust and transparency

IT'S LIKENED TO THE "GOLDEN ERA OF INNOVATION" AND HAVING THE POTENTIAL TO BE "AS TRANSFORMATIVE AS THE STEAM ENGINE WAS TO THE 19TH-CENTURY INDUSTRIAL REVOLUTION."

Whether it's operations, consumer communication or personalization, most would agree that the benefits landscape is entering a period of transformation, thanks to automation and artificial intelligence (AI). With the potential to reimagine at-home care models, enable faster diagnostic processing and power scalable preventative health interventions, it's clear that **AI has immense opportunity to add value**, whether in efficiency, accuracy or quality.

It also provides a **cautionary tale** and a warning worth heeding: if we move too fast and don't think about everyone's needs or the implications of such rapid adoption, those who aren't ready for full-scale immersion may get left behind.

The deployment of AI in vision and dental benefits is relatively new, with many professionals still uncovering its potential. According to the Pulse Report highlighting broker perspectives, an equal amount of dental and vision brokers (55%) identifies opportunities for AI-driven innovation while just a little over half of dental and vision providers from the 2025 Pulse Report shared that they are actively exploring AI options.

Even with this endorsement, public perception remains mixed. Consumers increasingly want innovation they can trust, with a recent consumer study from Deloitte showing that many consumers feel that technology is advancing too quickly, often without sufficient safeguards or transparency. This underscores the importance of **strategic, thoughtful implementation** and heralds back to the importance of **proactive, transparent messaging** with consumers.

For example, McKinsey suggests that AI tools can automate nearly 45% of administrative tasks in the healthcare sector, and generate \$150 billion worth of annual savings. At the same time, only 1 percent of leaders call their companies "mature" on the deployment spectrum, meaning that AI is fully integrated into workflows and drives substantial business outcomes. Unlocking its full potential, therein, requires the **expertise of experienced vendors** to help not only manage and refine AI as needed but to understand and communicate its benefits.



INSIGHT

04

Novel product design and benefits offerings are needed to keep the member engaged

THE COURSE OF SPECIALTY BENEFITS HAS ALMOST ALWAYS BEEN SHAPED BY THE EBBS AND FLOWS OF CONSUMER PREFERENCES; in how they consume materials and from what device, the kind of information they want to receive and how often and what motivates them to seek out care. Base motivations for preventive care — like avoiding emergencies — are no longer enough, with many members delaying or deferring dental care due to a combination of financial constraints, lack of insurance or not having a clear notion of if said treatment was covered, according to [SKYGEN's 2024 Pulse Report](#).

As the stakeholder whom the work of payers, providers, employers and brokers all ladder up to, **the member has always played an important role** in dictating the course of specialty benefits — and how these stakeholders respond to new challenges will be the difference between member loyalty or dissatisfaction.

Among these challenges includes commercial healthcare costs, which are expected to rise by [9 to 10 percent annually between 2024 and 2026](#). Prompted by a combination of factors, including aging population, high service prices and systemic inefficiencies, employers are turning to innovative, alternative plan designs to enhance employee well-being and manage escalating costs.

This includes self-funding and defined-contribution plans like individual coverage health reimbursement arrangements (ICHRA). According to the HRA Council, adoption of ICHRA plans [rose 34% from 2024 to 2025](#) among employers with 50 or more full-time employees. This shift to a more flexible way of offering health insurance speaks to the growing dynamic toward **personalization and integration**, and insurers need to adapt in kind with solutions that bring real, demonstrable value to consumers and other stakeholders.

On the payer side, tailoring plans to address chronic illnesses and meet the needs of specific demographic groups is becoming increasingly common.



INSIGHT 04

Novel product design and benefits offerings are needed to keep the member engaged

All of this points to a deeper systemic change in the future, with a PWC report suggesting that:

“PAYERS WILL BECOME HEALTH ARCHITECTS — PERSONALIZING COVERAGE, STEERING CARE AND MANAGING INCREASING PROVIDER COSTS IN REAL TIME WHILE PROVIDERS FOCUS ON HEALTH OUTCOMES, LEVERAGING AI TO IMPROVE EFFICIENCY AND CREATING CONNECTIONS ACROSS THE ECOSYSTEM.”

Another report offers a [rethinking of traditional models](#), such as the familiar “dentist as technician” model toward dentist as an oral health physician.

Where does the member fit into all of this? As the mastermind behind the architect’s blueprint, they will continue to define the trajectory of specialty benefits.

If everyone in the specialty benefits ecosystem could only understand, and acknowledge, **the strategic role that consumers play**, it would ultimately serve to inform the types of solutions that need to go to market.



INSIGHT 05

Defining the value of benefits administration solutions starts with understanding the who, what and how

A RAPIDLY SHIFTING ENVIRONMENT WILL DEFINE HOW SOLUTIONS ARE NOT ONLY IMPLEMENTED BUT HOW THEY ARE MEASURED.

Evolving factors like transparent communication, data security risks and regulatory scrutiny are shaping a complex benefits ecosystem, with **value and ROI taking on a new meaning.**

What this means, exactly, will depend on the kind and type of solution, involving a clear understanding of who it is for and their pain points, what features are essential to its success and how it will ultimately be measured. Consider a hypothetical scenario in deploying a benefits administration solution that supports employer-sponsored benefits:

- **Continuum of an employee's journey:**
According to a [Future of Benefits Study surveying HR professionals and U.S. workers](#) about financial wellness and employee benefits needs, only half of U.S. benefits workers agree their benefits are above average. Employers are shifting their benefits strategies to focus on tailored offerings that go beyond traditional insurance, identifying ways to extract value out of their existing offerings and packages. 9 in 10 brokers, for instance, from the third



[Pulse Report](#) note that their clients are adding voluntary benefits, or additional benefits like life insurance, critical illness and tuition assistance that are not mandatory, and that this is driven by **increased employer awareness** of the importance of financial protection for their workforce. In this instance, the perimeters of a benefits administration solution should be shaped around something that is customizable and can be deployed with what is already on hand.

INSIGHT 05

Defining the value of benefits administration solutions starts with understanding the who, what and how

- **Digital enablement:** Once the who and what is identified, it's essential to partner with an **experienced vendor** who understands the nuances of the solutions beyond implementation.

THE DIGITAL FUTURE OF HEALTHCARE IS UPON US, AND SPECIALTY BENEFITS PLAYERS ARE VYING FOR THEIR PIECE OF THE ACTION WITH DATA-DRIVEN SOLUTIONS LIKE PREDICTIVE ANALYTICS FOR FORECASTING, REAL-TIME NETWORK INSIGHTS AND REAL-TIME QUOTING PLATFORMS.

With this comes the need to invest in security solutions to combat cost integration, data integrity breaches and compliance challenges. As of September, there were 508 reported healthcare data breaches, reinforcing the importance of data and overall system security. [SKYGEN's recently renewed HITRUST certification](#) is the gold standard for information security, demonstrating that SKYGEN effectively manages risk and has comprehensive security and privacy controls for sensitive data. We leverage this expertise through assessments and audits of existing privacy and security measures. Additionally, the same technology and solutions that SKYGEN customers use are the ones that power our internal operations, meaning continual refinement and evolution.

- **Establishing ROI:** The push for more creative solutions must be paired with clear, **measurable benefits and strategies to quantify ROI**. Education is one such aspect. For instance, carriers can give brokers and employers transparent, comparable cost information to help them assess ROI and plan performance with confidence, helping them demonstrate the success of solutions and the benefits it will bring to the member, as well as time and resources saved, long-term value and financial ROI.





Seizing this period of transformation will require that solution providers assess how to become a trusted advisor and not just a vendor, factoring in things like market flexibility, innovation, AI deployment, regulatory compliance, cost containment, risk management and more. At SKYGEN, we stay on the pulse of all these critical themes and stakeholder perspectives to advance the industry and ensure that the right conversations are happening at the right time.

ABOUT SKYGEN

For over 30 years, SKYGEN has helped payers, providers and government agencies navigate the complex specialty benefits landscape. In addition to innovative, future-thinking technology and services, SKYGEN has become an industry thought leader, leveraging its years of expertise and experience to shape the future of vision and dental benefits and administration and drive efficiency in healthcare. As part of this commitment, SKYGEN experts delve into must have insights, outlining the emergence of new technologies, market fluctuations and higher consumer expectations year over year.

For the previous SKYGEN Industry Predictions 2024 e-book, visit:
<https://www.skygenusa.com/industry-predictions-2023>.

For additional resources, including all things Pulse Report, visit our resource hub:
<https://www.skygenusa.com/pulse-report-resource-hub>.

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