

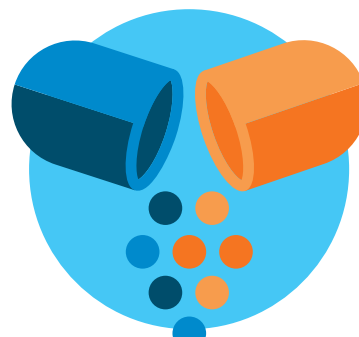
EMERGING SOLUTIONS RECALIBRATE CARE FOR SUSTAINABILITY

With medical and pharmacy cost trends on the rise, we're committed to helping you meet the challenge of **managing cost without compromising care**. We designed our emerging pharmacy solutions to remove financial barriers while creating more meaningful member engagement and support — essential steps to transform care delivery and protect the sustainability of your benefits.



11%
 INCREASE

Industry-wide, the 2026 prescription cost trend is projected to exceed the expected 8.5% medical trend by 2.5 percentage points.¹



50%
 ADHERENCE

Despite rising drug and total health care costs, nearly 50% of people aren't taking their drugs as prescribed.²

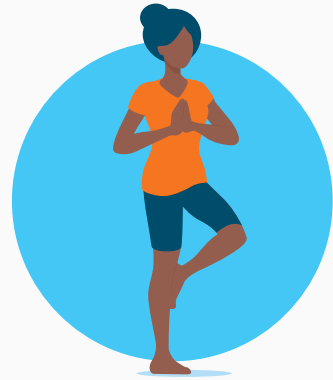


>50%
 of PHARMACY COSTS

Less than 5% of the population needs specialty medications, yet these drugs make up at least half of pharmacy costs.³

Built to elevate care and drive clinical efficiency, these emerging solutions will empower members to get the right care in ways that are safe and effective.

Click below to learn how our newest pharmacy concepts aim to improve the health of your employees, your benefits and your business.



KeepWell™



Advocate+ Pharmacy Match



Advanced Rx Care



Medical Drug Benefit Solutions

Accessibility, Affordability and Member Empowerment Start Here

Health care is personal, sometimes complex, and always evolving. Members and employers need trusted resources and guidance. We're here to navigate the changes with you, finding new ways to keep health care safe, effective and deeply human.

¹ PricewaterhouseCoopers (PwC), Medical Trend: Behind the Numbers 2026
² Value in Health, Volume 28, Issue 5, May 2025; "Stakeholders' Perspectives on Medication Adherence Enhancing Interventions: An ISPOR Report" Bijan J, Borah Lisa J, Pieretti Alan J, Balch Rajvi J, Wani Christopher J, Daly Dalia Dawoud David Hutchins Mickael Hilgsmann Andrew M, Peterson Tamas Agh
³ CarelonRx. 2025. "Specialty Drug Growth is Here to Stay." February 25, 2025. <https://www.carelonrx.com/perspectives/specialty-drug-growth>
⁴ Buttorff C, Ruder T, Bauman M. Multiple Chronic Conditions in the United States. Rand Corp.; 2017
⁵ National health expenditure data: historical. Center for Medicare & Medicaid Services. Updated December 13, 2023. Accessed February 6, 2024. <https://www.cms.gov/data-research/statistics-trends-and-reports/national-health-expenditure-data/historical>
⁶ Ward ZJ, Bleich SN, Long MW, Gortmaker SL. Association of body mass index with health care expenditures in the United States by age and sex. PLoS One. 2021;16(3):e0247307
⁷ Parker ED, Lin J, Mahoney T, et al. Economic costs of diabetes in the U.S. in 2022. Diabetes Care. 2023. doi: 10.2337/dci23-0085
⁸ Wesam W Ismail, MSc, Matthew J Witry, PharmD, PhD, and Julie M Urmie, PhD; Journal of Managed Care & Specialty Pharmacy Volume 29, Number 5. <https://doi.org/10.18553/jmcp.2023.29.5.449> [Specialty medications referenced as defined by the study]
⁹ Business Group on Health. 2025 Employer Health Care Strategy Survey. August 2024. Available at: <https://www.businessgrouphealth.org/resources/2025-Employer-Health-Care-Strategy-Survey-Intro>
¹⁰ Prime Therapeutics. (2025). Medical Pharmacy Trend Report. https://issuu.com/primetherapeutics/docs/2025_medical_pharmacy_trend_report?fr=sODQ4ZTgzNDUwNjE
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