



KEY TAKEAWAYS

- ✓ 2026 will demand smarter solutions to manage the **highest health benefit cost increase since 2010**.
- ✓ The 2026 cost surge is partly due to the **healthcare provider–service demand gap**, **costly GLP-1 drugs**, and the **post-pandemic “catch-up wave.”**
- ✓ Using innovative musculoskeletal (MSK) care options can help **neutralize the effects of ballooning healthcare costs**—without sacrificing quality.

Regenex[®] at Work

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3-MINUTE READ

Why Designing Your 2026 Health Plan Isn't Business as Usual

As the Q4 clock ticks, members are hustling to “use it or lose it” to get the most from their benefits after reaching out-of-pocket (OOP) deductibles. Employers are busy coordinating open enrollment, budgeting for the season’s uptick in claims, and locking in plans for 2026.

However, **designing a health plan for 2026 isn't business as usual**. It requires smarter solutions to handle the projected **highest health benefit cost increase since 2010**.¹

Follow the money

The 2026 cost surge is partly due to the **widening healthcare provider–service demand gap**—as well as **escalating prescription drug costs**, including expensive GLP-1 drugs.^{2,3}

It's also due to the **post-pandemic “catch-up wave”** of members seeking deferred or delayed procedures (such as elective orthopedic surgeries). This wave is projected to cause a **5%–10% spike in outpatient utilization** compared to pre-pandemic rates.⁴

Meet the moment

While more people may be lining up for elective orthopedic surgery for their MSK issues, **surgery isn't always the answer**. The ends (surgery failures or unchanged outcomes) may not always justify the means (high costs).^{5–7}

To meet this moment in MSK care, employers will need to source options that:

- **Provide an alternative to surgical “quick fixes”** that do more damage than good in the long run (such as meniscus surgery, which has been linked to higher risk of developing arthritis later)⁸
- **Help members postpone or avoid surgery altogether**—and get back their time, productivity, and quality of life

Make a proactive plan for 2026

Next year's tight margins will demand smarter, more proactive solutions. **This is especially true for managing historically large cost drivers like MSK care.**



Utilizing innovative MSK care options is more important than ever. The right option can help **neutralize the effects of ballooning healthcare costs**—without sacrificing quality.

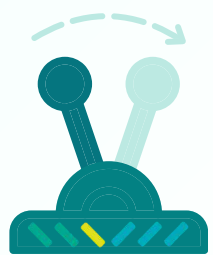
The Regenexx patented protocol is such an option, as it provides an **innovative alternative to elective orthopedic surgery**. This supports the Regenexx Corporate Program’s ability to be a **powerful lever for cost savings**—now and later:

**Smarter Cost Savings
Today—and Tomorrow**



NOW

It costs nothing upfront to add the Regenexx benefit to a health plan.





LATER

Every surgery avoided has a cost-savings impact on the bottom line.

Learn more about how the Regenexx Corporate Program can **reduce the cost of individual elective orthopedic surgeries by up to 70%.**¹⁰

**Contact Our
Corporate Sales Team**

Smarter strategies will count more than ever in 2026.

See how the Regenexx Corporate Program can be your strategic partner in helping to **decrease employer costs** and **increase member affordability** with the Regenexx benefit:

**The Regenexx Benefit:
A Smarter Strategy for 2026 and Beyond**



No per employee per month (PEPM) fee



No cost to add



Add the Regenexx benefit anytime



No high OOP expenses for members

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What is the
Regenexx[®]
Corporate Program?

The Regenexx Corporate Program provides **MSK cost savings for self-funded employers**. According to a Validation Institute cost-savings analysis, **procedures using Regenexx injectates were ~50% less expensive than the surgery avoided.**¹¹

The program continues to see traction among employers, brokers, and third-party administrators who have chosen to partner with us. The Regenexx benefit is no cost to add and simple to include in any self-funded healthcare plan.

Learn how adding the Regenexx benefit can **reduce costs by up to 70%** on individual surgeries while offering members a new option in care.¹⁰



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Cost avoidance estimates for individual groups are not reflective of the potential cost avoidance estimates for another group. Any estimate of cost avoidance for a group is specific to their employee population. To understand how your company's surgical experience may relate to the Regenexx approach, you can request a [Regenexx Corporate Program Impact Study](#).

Cost savings estimates: Physicians within the licensed Regenexx network indicate the surgical procedure for which Regenexx provider patients are a candidate. The Regenexx Corporate Program then measures the actual cost of the procedure using Regenexx lab processes against the cost of the surgical alternative. While the Regenexx Corporate Program does post service reviews and assess a percentage of Regenexx provider patients, not all these cases have been verified by a third party. Fair cost estimates based on Denver, CO ZIP code. In some cases, a generic "arthroscopy" cost estimate had to be used when a detailed condition-specific estimate was unavailable.

Like all medical interventions, procedures using Regenexx lab processes have a success and failure rate. Regenexx provider patient reviews and testimonials in this email should not be interpreted as a statement on the effectiveness of regenerative therapy for anyone else. Industry professional reviews and testimonials reflect the experience of that entity with the Regenexx Corporate Program. To discuss what a partnership with Regenexx could look like for your company or client, [contact our team](#).

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