



Weekly Bulletin – September 12, 2025

This Weekly Bulletin is a benefit of your organization’s Employer Membership in the Florida Alliance and is meant to ONLY be shared within Employer Member organizations unless approval has been given by the Florida Alliance CEO.



WHAT’S NEW THIS WEEK?

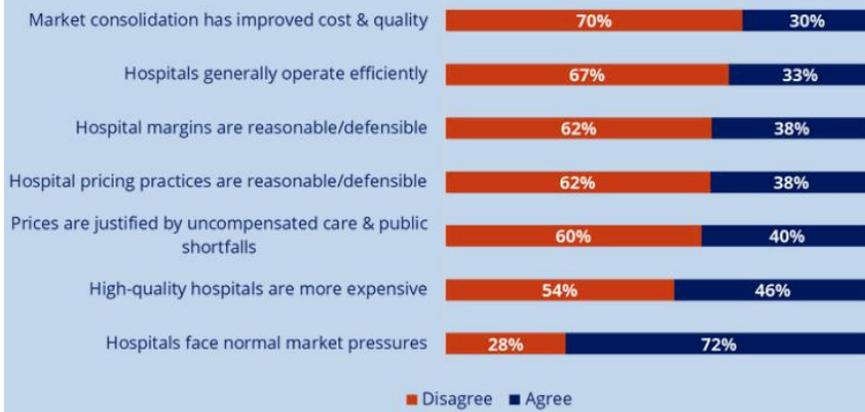
Employer Member Benefit: Pulse of the Purchaser Survey – National and Florida Alliance Results

Over the summer, the Pulse of the Purchaser Survey, a national survey of employers, was conducted by the National Alliance of Healthcare Purchaser Coalition in partnership with member coalitions like the Florida Alliance. **Thank you to our Employer Members who completed the survey!**

The survey explored employers’ top concerns, perspectives, and strategies on a wide range of issues, including the **workforce environment, women’s health, obesity management and emerging therapies, mental health, health equity, pharmacy benefit management and pharmaceutical strategies, hospital**

pricing, high-cost claims, data rights and access, fiduciary responsibility, and policy priorities related to potential health reforms.

6 out of 10 plan sponsors doubt hospital efficiency, pricing, and benefit of consolidation



To view the *2025 Pulse of the Purchaser Annual Survey Results*, click [HERE](#).

The National Alliance will be hosting a webinar on September 22, 2025, at 2:30PM ET on the findings of the survey. To register for the webinar, click [HERE](#).

Because so many of you responded to the survey, we were able to receive the results submitted by Florida Alliance Employer Members to review and analyze. We will discuss all of the Florida Alliance associated results at an upcoming All Employer Member Meeting and talk about how we can use the findings to guide our future education and research efforts.

In the meantime, here are a few interesting findings:

- **Our Employer Members are doing a good job of keeping health care affordable for their organizations and their plan members:** 43% of Florida Alliance Employer Member respondents reported overall healthcare spending in 2024 below the national averages of \$8,951 (single coverage) and \$25,572 (family coverage). By comparison, only 34% of employers nationally reported spending below these levels.
- **High-cost claims remain the top challenge for our members:** Every Florida Alliance associated respondent (100%) identified high-cost claims as a significant threat to affordability. This aligns with our focus on solutions, including our High-Cost Claims Workshop on December 10 in Orlando. A few seats remain open, so please reach out to Karen van Caulil if you are interested in participating.
- **Drug prices remain a major concern:** 95% of Florida Alliance respondents cited rising drug costs as a serious affordability challenge. Our High-Cost Claims initiative will also address strategies to manage drug spending.
- **Policy reforms show value to our Employer Members:** 75% of respondents said hospital price transparency and PBM reform efforts have been very helpful to their organizations. The Florida Alliance continues to support these reforms at both the state and federal levels, including backing proposed federal PBM legislation and the *Patients Deserve Price Tags Act* to further strengthen hospital price transparency.
- **Our Employer Members are stepping up on policy:** Encouragingly, 60% of our respondents reported engaging in federal or state healthcare policy efforts, and 75% have joined Florida Alliance advocacy initiatives. Lawmakers in Tallahassee and Washington, DC want to hear directly from employers -- and your voices are making an impact!

We will be sharing more Florida-specific insights from the *Pulse of the Purchaser Survey* in the weeks ahead and scheduling an All Employer Member Meeting to share the results.

Please contact Karen van Caulil at karen@flhealthvalue.org with your questions or comments.



EMPLOYER MEMBER EDUCATIONAL PROGRAMS, REPORTS, RESOURCES AND EMPLOYER LEARNING COLLABORATIVES

Employer Member Benefit: Webinar - Implementing the Use of Employer/Healthcare Purchaser Mental Health Parity Compliance Information and NQTL Audit Tools – Tuesday, September 16, 1:00PM – 2:00PM ET

*Please Note: Our recent Mental Health Parity Compliance Progress survey revealed significant misunderstanding among Employer Members, with many delaying their analysis. It is important to understand that Mental Health Parity compliance requirements **already exist** and are separate from the 2024 Proposed Rule (now paused). As of **January 1, 2025**, you must have determined whether your mental health and behavioral health coverage is comparable to your medical and surgical coverage.*

ACTION REQUIRED: Mental Health Parity Compliance for Employers/Healthcare Purchasers
Information and tools to ensure compliance, reduced costs, and a healthier workforce

National Alliance
of Healthcare Purchaser Coalitions
Driving Health, Equity and Value

Employers/healthcare purchasers have a fiduciary responsibility to participants in their employee benefits plans to require their vendor partners to comply with the **Mental Health Parity and Addiction Equity Act (MHPAEA)**, which requires that **Mental Health/Substance Use Disorder (MH/SUD) benefits are not more restrictive than Medical/Surgical (M/S) benefits.**

Key Areas of Focus for Employers/Healthcare Purchasers

- 1 Employers/Healthcare Purchasers Need to Take Action NOW**
 - Employer/healthcare purchaser fiduciary responsibility
 - Department of Labor (DOL)/Centers for Medicare and Medicaid Services (CMS) is escalating enforcement
 - DOL/CMS report that most employers/healthcare purchasers are noncompliant in the area of Non-Quantitative Treatment Limits (NQTLs)
 - Do you know how to comply?

LEARN MORE
- 2 Mental Health Parity Requirements**
 - Three main areas:
 - Financial Requirements (FRs) – e.g., copayments, deductibles...
 - Quantitative Treatment Limits (QTLs) – e.g., # days or visits...
 - NQTLs – e.g., prior authorization, network adequacy, reimbursement rates, exclusions...
 - NQTLs are the most complex to analyze and compare. The Employer/Healthcare Purchaser Toolkit contains tools for documenting comparative analyses for the most common NQTLs.**

LEARN MORE
- 3 Employer/Healthcare Purchaser Action Checklist**
 - Require your TPAs/service providers to complete the **NQTL Multi-Step Comparative Analysis Tools** (and embedded MDRF templates) specific to your plan information.
 - Document communications with TPAs/service providers when requiring them to perform comparative analyses.
 - Talk to your broker, consultant, and/or legal counsel about their ability to review the responses you receive from TPAs/service providers.
 - Require TPAs/service providers to correct insufficient responses, noncompliant areas, and disparities in outcomes data.
 - Require TPAs/service providers to update and have available these comparative analyses annually, especially if new or different NQTLs or programs are implemented (e.g., value-based purchasing, narrow networks...)

LEARN MORE

ACKNOWLEDGEMENT: This Employer/Purchaser Resource is sponsored by the **National Alliance of Healthcare Purchaser Coalitions** and the **Florida Alliance for Healthcare Value**. Funding for development of the Toolkit was provided to the **Community Coalitions Health Institute**, which is a 501(c)(3) nonprofit organization, an affiliate of the National Alliance, by the **Mental Health Treatment and Research Institute LLC**, a tax-exempt subsidiary of The Bowman Family Foundation.

National Alliance of Healthcare Purchaser Coalitions | 2015 18th Street, NW, Suite 705 Washington, DC 20036 | (202) 775-9300 | nationalalliancehealth.org | sriadsn.com/comparative-national-alliance/

Florida Alliance President and CEO Karen van Caulil will be moderating a discussion on this topic for the National Alliance of Healthcare Purchaser Coalitions on a webinar next Tuesday from 1:00PM – 2:00PM ET. This webinar will explore key issues employers face in meeting Mental Health Parity requirements and introduce practical strategies for compliance, including:

- Using the National Alliance and Florida Alliance Non-Quantitative Treatment Limitations (NQTL) Audit Tools to support compliance and generate actionable data
- Identifying barriers to in-network behavioral health care and how audit tools can help reduce them
- Understanding the National Alliance’s role in advancing federal transparency legislation and how audit tools can help generate required access metrics
- Reviewing the Department of Labor’s enforcement priorities, including findings from the 2024 report to Congress and the January 2025 settlement with Cigna over significant network inadequacy violations

Please Note: At this week’s Community Oncology Alliance Payer Exchange Summit in Virginia, Karen spoke with an employer from a sister coalition about using the Mental Health Parity Compliance toolkit. The employer shared that after attending one of our webinars, she submitted the NQTL audit tool to her carrier. The carrier declined to complete the documents as requested, stating their plans were compliant based on a “proprietary” analysis. Recently, however, this employer was notified by the federal government that they are being audited on these same NQTLs under a very tight timetable. They have sent the audit tools we developed back to the carrier to complete. She expressed her appreciation for the education and guidance that encouraged her team to document their compliance efforts, which is now proving invaluable in their discussions with the Department of Labor and CMS.

To register for the webinar, click [HERE](#).

Please contact Karen van Caulil at karen@flhealthvalue.org if you have any questions.

Employer Member Benefit: National Alliance of Healthcare Purchaser Coalitions: Annual Forum: November 10-12, 2025 – Free Registration for 10 of our Employer Members



The 2025 National Alliance Annual Forum, November 10–12 in Arlington, VA, offers employer leaders a unique opportunity to engage with over 400 professionals nationwide.

Florida Alliance President and CEO **Karen van Caulil** will be featured in two upcoming panel sessions:

- ***From Awareness to Action: The Women’s Health Playbook for Smarter Benefits and Stronger Workplaces*** with Karen Bishop, Head of Global Benefits of Astellas. Exploring how menopause-inclusive benefits, flexible work arrangements, and awareness training can improve employee well-being, productivity, and organizational performance.
- ***Breakout Session: Expanded Use of the MHPAEA Audit Tools by Employers and Their TPAs***, discussing employer fiduciary duty under the Mental Health Parity and Addiction Equity Act (MHPAEA) and how audit tools can strengthen compliance, ensure transparency, and protect access to mental health and substance use care.
 - Henry Harbin, MD, Psychiatrist and Healthcare Consultant with The Path Forward
 - Beth Ann Middlebrook, JD, Attorney and Expert Consultant with The Path Forward
 - Candace Shaffer, Associate Vice President, Benefits and Payroll - Human Resources of Purdue University

We are proud to share that Rosa Novo, Administrative Benefits Director at Miami-Dade County Public Schools and Chair of the Florida Alliance Board, will be representing the employer perspective at the Annual Forum, as well. **Rosa will participate in the breakout session panel, “Ending the HIV Epidemic: Employer Strategies for Impact and Support,” which will explore the history and current status of HIV, ongoing efforts to end the epidemic, and how employers can play a vital role in treatment and prevention. Rosa was an active participant in our recent HIV Benefits Strategy Workgroup.**

As members of the National Alliance, we receive **ten complimentary registrations** for our Employer Members to attend this event. Please note that all travel expenses are your responsibility. To register, use the code **PURCHASERPASS25**. **Availability is limited, once all ten codes are used, no additional complimentary passes will be provided.**

To register for the Annual Forum, click [HERE](#).

Please let Karen van Caulil know if you are attending and have registered or if you have any questions. Please email her at karen@fhealthvalue.org.



FLORIDA ALLIANCE MEMBER AND STAFF EXTERNAL INVOLVEMENT

Pharmacy Benefits Management Institute: Annual Conference and *Managed Healthcare Executive* Interview

The Pharmacy Benefits Management Institute (PBMI) held their Annual Conference on September 4 with a **panel session titled “Inside the Employer Mindset: Efforts to Drive PBM Transparency and Reforms.”**

The panel featured:

- Karen van Caulil, President and CEO of the Florida Alliance for Healthcare Value
- Rosa Novo, Administrative Benefits Director at Miami-Dade County Public Schools and Florida Alliance Board Chair
- Kenneth Aldridge, Director of Health Services for Rosen Hotels and Resorts and Florida Alliance Board Secretary/Treasurer
- Shawn Gremminger, President and CEO of the National Alliance of Healthcare Purchaser Coalitions, who served as moderator



Left to right: Karen van Caulil, Shawn Gremminger, Rosa Novo, and Kenneth Aldridge

Together, they shared the employer perspective on what is and is not working in pharmacy benefits management. The message was clear: employers want PBMs to be true partners, not adversaries. That means full transparency, 100% pass-through of rebates and discounts, and business models that align with employer goals of lowering costs, improving access, and supporting healthier employees. When PBMs commit to these principles, they reinforce their role as indispensable partners in a sustainable healthcare system.

A special thank you to Rosa and Kenneth for sharing their success stories and valuable insights during this important discussion.

As part of this conference, Karen was interviewed by a reporter from *Managed Healthcare Executive*. The interview resulted in two articles and videos being posted online.

To view the interview with Karen on *Employers Push for Transparency from PBMs*, click [HERE](#).

To view the interview with Karen on *Employers Brace for Rising Drug Costs and Shifting PBM Expectations*, click [HERE](#).

Please contact Karen van Caulil at karen@flhealthvalue.org if you have any questions.

Community Oncology Alliance: Payer Exchange Summit

The Community Oncology Alliance held the Payer Exchange Summit in Reston, Virginia on September 8-9 featuring a panel discussion titled “Who, What & Why of Business Coalitions.”

The panel featured:

- Karen van Caulil, President and CEO of the Florida Alliance for Healthcare Value
- Shawn Gremminger, President and CEO of the National Alliance of Healthcare Purchaser Coalitions
- Denise Giambalvo, Executive Director of the Washington Health Alliance
- Trevor Putnoky, President and CEO of the Healthcare Purchaser Alliance
- Chris Syverson, Chief Executive Officer of the Nevada Business Group on Health

The panelists highlighted the value that coalitions bring to employers and their relevance to oncology stakeholders. Karen was able to talk about several aspects of our [Employer Guide and Insights for Oncology Management](#) and suggested opportunities for collaboration between our coalition and community oncology practices.

Please contact Karen van Caulil at karen@flhealthvalue.org if you have any questions.



Left to right: Shawn Gremminger, Chris Syverson, Karen van Caulil, Denise Giambalvo, and Trevor Putnoky



MEMBERSHIP UPDATE

The City of Orlando, Orange County Government, Palm Beach District Schools, and Patriot Rail have renewed their Employer Memberships with the Florida Alliance!

Special thanks to them for their many years of continued support and engagement!



Thank you to AdventHealth and Orlando Health for renewing their Healthcare Advisory Membership!



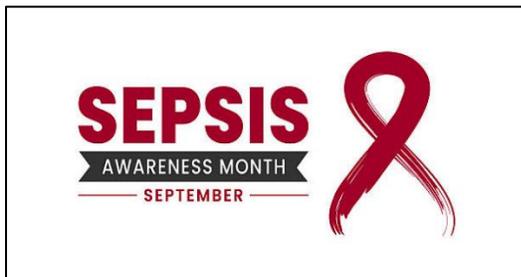
We kindly request that our Employer Members introduce us to other organizations that would be good members of the Florida Alliance and would support our mission and work. Please share their contact information:

- Karen van Caulil at karen@flhealthvalue.org for employer connections
- Ashley Tait-Dinger ashley@flhealthvalue.org for solution providers that could become Affiliate Members



HEALTH OBSERVANCES

Sepsis Awareness Month: Preventing Sepsis by Preventing Infection



September is Sepsis Awareness Month, a time to highlight this life-threatening medical emergency that occurs when the body's response to an infection triggers widespread inflammation and organ damage. Sepsis affects more than 1.7 million Americans each year and is a leading cause of hospitalization and death, but it can often be prevented. The best protection comes from preventing infections in the first place: staying up to date on vaccines (like flu,

COVID-19, and pneumonia), practicing good hand hygiene, caring properly for wounds, and managing chronic conditions. Early recognition and timely treatment are also critical, every hour counts.

Employers can help by educating employees on the warning signs (such as confusion, shortness of breath, fever, or extreme pain) and encouraging immediate medical care if sepsis is suspected. By raising awareness and promoting prevention, we can save lives and reduce the toll of this often-overlooked condition. The 2025 Sepsis Awareness Month Toolkit provides ready-to-use facts, social media graphics, posters, videos, and key messaging to help raise awareness of sepsis, the leading cause of death in U.S. hospitals. With sepsis taking a life every two minutes, this toolkit empowers you to educate your employees, share the signs and symptoms, and help save lives. To access the Toolkit, click [HERE](#).

Sepsis is one of the leading drivers of high-cost claims, often resulting in extended hospital stays, intensive care, and long-term complications. In the [National Alliance's High-Cost Claims Playbook](#), developed with support from the Florida Alliance, sepsis is identified alongside other severe conditions that frequently generate significant, and sometimes preventable, expenses. By shining a light on sepsis within this work, the Florida Alliance continues to help employers and healthcare purchasers better understand cost drivers, strengthen prevention strategies, and improve outcomes for their covered populations.

Please contact Ashley Tait-Dinger at ashley@flhealthvalue.org if you have any questions.

The Central Florida Health Care Coalition, Incorporated d/b/a Florida Alliance for Healthcare Value is providing this information to our employer members solely in our capacity as a 501c3 nonprofit education organization and not as advice in any capacity. The information that is not in the public domain is private and confidential.