



INSURANCE LEADERSHIP PODCAST

Tools for success in the industry

What Washington Doesn't Understand About Employer Healthcare

Episode 64 Show Notes

Healthcare costs continue to rise, yet many employers feel they have little control over the system. Katy Talento joins the Insurance Leadership Podcast to challenge that assumption.

As CEO of AllBetter Health, former White House Health Policy Advisor, and longtime healthcare policy expert, Katy brings a unique perspective from both inside Washington and the employer healthcare marketplace. The conversation explores why healthcare reform remains so difficult, what employers can do today to improve outcomes, and where the future of healthcare financing may be headed.

Drawing from decades of experience in public health, policy, and employee benefits, Katy provides a behind-the-scenes look at the challenges facing employers and the opportunities available to those willing to think differently.

Employers Must Become Active Participants

One of the central themes of the conversation is the disconnect between healthcare policy discussions in Washington and the realities faced by employers. Katy explains how much of the healthcare debate focuses on government-sponsored programs while employer-sponsored healthcare, which covers millions of Americans, often receives far less attention.

Rather than waiting for policymakers to solve rising healthcare costs, Katy encourages employers to become more informed consumers and active participants in designing their healthcare strategies.

The employers who achieve the best healthcare outcomes are often the ones willing to take ownership of their plans rather than accepting the status quo.

The Challenges and Opportunities of Reference-Based Pricing

Katy shares her firsthand experience implementing reference-based pricing plans and discusses both the benefits and challenges of alternative healthcare funding strategies.

While these approaches can generate meaningful savings, success often depends on strong member advocacy, effective navigation support, and helping employees understand how to access care within a nontraditional plan structure.

The conversation highlights the importance of balancing cost savings with employee experience, ensuring members receive both affordable and accessible healthcare.

Healthcare innovation works best when cost management and member experience improve together.

Transparency Creates Better Decisions

The episode explores how price transparency is beginning to reshape healthcare. Katy discusses direct contracting, cash-pay arrangements, and other emerging strategies that allow employers to better understand where healthcare dollars are being spent.

Greater transparency creates opportunities for employers, advisors, and employees to make more informed decisions while encouraging greater accountability throughout the healthcare system.

When employers gain visibility into healthcare costs, they gain the ability to make smarter decisions for their organizations and employees.

The Future May Be a Post-Network Healthcare World

Katy shares her vision for a future healthcare marketplace that relies less on traditional carrier networks and more on direct relationships between employers, providers, and consumers.

While the industry is still in transition, new models continue to emerge that challenge long-standing assumptions about how healthcare should be financed and delivered. The discussion highlights how employers, brokers, TPAs, and providers can work together to build more sustainable solutions moving forward.

Some of the biggest opportunities in healthcare may come from rethinking systems that have existed for decades.

What's Next on the Insurance Leadership Podcast

Next month's episode features Farah Rehman, Group VP Revenue Execution, Franklin Madison, healthcare strategist and innovation leader.

Farah joins the Insurance Leadership Podcast to discuss emerging trends shaping employee benefits, healthcare delivery, innovation, and the future of employer-sponsored healthcare.

Let's Keep the Conversation Going

Have an idea for a future topic or guest we should feature? We would love to hear from you.

Follow along on [LinkedIn](#), [Instagram](#), [Facebook](#), and [YouTube](#) to stay part of the conversation.