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Employers Lend Their Voice to Healthcare Policy Discussion

This spring, HCTN facilitated discussions between Tennessee’s federal delegates—Senator Blackburn, Senator Hagerty, and Congresswoman Harshbarger—to explore employer perspectives on healthcare challenges and policy proposals. These events were well-attended by seven HCTN member employers who stepped up to ensure their voices were heard. The delegates were highly receptive. Additionally, in partnership with TEBA, HCTN continues to track state-level healthcare legislation and its impact on employer-sponsored plans. We remain committed to providing a platform for employers to register their concerns and develop proactive policy strategies, which we believe is having a tangible impact at both the state and national levels.

Managing Fiduciary Risk

Since 2024, a surge in lawsuits targeting employer-sponsored health plans has increased fiduciary risk. This trend has inspired employers to become more involved in legislative efforts to protect their ability to defend these plans in court. Healthcare benefits are generally the second-highest expense in employer budgets, trailing only wages. Employers have a compelling interest in influencing healthcare policy; without a direct voice on the Hill or in statehouses, misaligned stakeholders may end up speaking for them.

Prior Authorization Reform

Prior authorization remains a hot topic for reform. Beyond the voluntary concessions health plans and PBMs are making to appease providers and patients, several legislative initiatives aim to streamline the bureaucratic and technological processes involved. For example, according to the [Kaiser Family Foundation](#), AI is increasingly being targeted by legislation intended to protect consumers. While AI offers significant potential to reduce review and approval times, it also requires oversight. Employers advocate for consumer protections—as their employees are the primary consumers—but they must also protect their own interests by ensuring cost efficiency and guarding against inappropriate medical use.