

## News From The Employee Benefit Research Institute

### **New Survey: Benefits Brokers Expect Voluntary Benefits Sales to Rise, but Say Complexity and Education Gaps Still Slow Adoption**

EBRI-Lincoln Financial research highlights need for simpler administration, stronger enrollment support and clearer communication

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(Washington, D.C.) – A new research report from the Employee Benefit Research Institute (EBRI) finds that benefits brokers expect growth across core and voluntary products in the year ahead, but say administrative complexity and gaps in education and communication continue to hinder broader employee adoption of voluntary offerings.

The report, “Expanding the Benefits Horizon: How Brokers View Voluntary Offerings,” found that more than three-quarters of brokers (77%) expect health insurance sales to increase in the next year. Many also forecast growth in group life insurance (64%) and supplemental health products (62%).

The findings underscore both the momentum behind voluntary benefits and the friction that can limit their impact. Brokers surveyed for the report pointed to administrative burdens, uneven understanding of supplemental offerings and the need for stronger employee education as key challenges affecting adoption.

The report is the second installment in the *Benefits in Focus: Supplemental Health, Dental, and Vision Perspectives* research series and is based on a survey of 170 brokers who support employer decision-making for voluntary benefits offerings, including supplemental health, dental and vision benefits.

The first report in the series, also conducted by EBRI in partnership with Lincoln Financial, found that employers increasingly view voluntary benefits as an important tool for improving employee satisfaction, recruiting, retention, performance and overall worker health. Earlier research showed that most organizations report positive results from their benefits programs, particularly in boosting morale and helping employees address financial pressures such as health care costs and everyday expenses, while also highlighting a gap between the needs employers recognize and the supplemental health protections many actually offer.

“The research report findings point to clear opportunities to reduce friction in enrollment and administration and to strengthen education so employers and employees can make more confident decisions about voluntary benefits,” said Bridget Bearden, director of membership growth and partnerships, EBRI.

Sharon Scanlon, senior vice president, Group Protection Product, Workplace Solutions Marketing and Customer Experience, Lincoln Financial, said brokers are optimistic but want more extensive support. “Brokers are on the front lines of helping employers shape benefits strategies, and this research shows where the system is working — and where it needs to work better. Overall, brokers indicated that they see demand for these products and expect growth, but they also want simpler administration, stronger data and reporting and flexible enrollment education and communication support,” said Scanlon.

#### **Key findings in the report include:**

- Growth expected across products. Brokers most often predict increased sales for health insurance (77%), group life (64%) and supplemental health (62%).
- Administrative complexity remains a key barrier. Nearly half of brokers cited administrative complexity as a core challenge when integrating supplemental health offerings into benefits packages.

- Education is a top lever to boost adoption. Nearly two-thirds of brokers (63%) said better educational tools for employees would improve the effectiveness and appeal of supplemental health benefits.
- Brokers and employers see morale differently. Employers were far more likely than brokers to cite improving morale and satisfaction as a key reason to offer benefits (85% vs. 48%).
- Understanding gaps persist for supplemental offerings. Only 33% of brokers said employers understand supplemental offerings “very well,” compared with higher perceived understanding of core benefits.
- “Fully meeting needs” is still a work in progress. Only 47% of brokers said the profession is fully meeting employers’ needs regarding supplemental health benefits (45% for dental/vision).

### **Why it matters**

Voluntary benefits are a growing part of employer offerings, but brokers point to friction that can slow adoption — especially complexity in enrollment and administration and the need for clearer value communication. The findings suggest carriers, brokers and employers could improve adoption and the benefits experience by strengthening education, streamlining administration and providing more actionable data and tools.

### **About the research series**

EBRI and Lincoln Financial partnered on a three-part research program, Benefits in Focus: Supplemental Health, Dental, and Vision Perspectives, examining awareness and utilization of voluntary benefits across employer, broker and employee audiences.

To review a summary of the new research report, visit <https://www.ebri.org/voluntarybenefits>.

### **About Lincoln Financial**

Lincoln Financial helps people confidently plan for their vision of a successful financial future. As of December 31, 2025, approximately 17 million customers trust our guidance and solutions across four core businesses – annuities, life insurance, group protection, and retirement plan services. As of December 31, 2025, the company had \$349 billion in end-of-period account balances, net of reinsurance. Headquartered in Radnor, PA., Lincoln Financial is the marketing name for Lincoln National Corporation (NYSE: LNC) and its affiliates. For more information, visit [www.LincolnFinancial.com](http://www.LincolnFinancial.com).

### **About EBRI**

The Employee Benefit Research Institute is a nonprofit, independent and unbiased research organization that provides the most authoritative and objective information about critical issues relating to employee benefit programs in the United States. The organization also coordinates activities for the Center for Research on Health Benefits Innovation, Financial Wellbeing Research Center and Retirement Security Research Center and produces a variety of leading industry surveys during the year. For more information, visit [www.ebri.org](http://www.ebri.org).

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**MEDIA NOTE: To review the complete research report, email Ron Dresner at [dresner@ebri.org](mailto:dresner@ebri.org).**