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The 2026 Fiduciary Crisis: A CEO's Perspective on What Employers Must Do Now

By John Quinn, Chief Executive Officer, Wellnecity

Where CFOs and CHROs Are Exposed

Most leaders I speak with are not struggling with intent; they are struggling with visibility. Common blind spots include:

- Claims trends and high-cost outliers
- PBM spreads, markups, and opaque pricing
- Behavioral-health parity (MHPAEA) compliance
- Hidden or misaligned vendor incentives

Without unified data, employers cannot confidently validate costs or defend decisions. These gaps don't just create operational friction; they expose employers growing fiduciary and financial risk.

The New Standard: Total Data Control

Auditors no longer accept assurances. They expect evidence. Employers need:

- **Complete access to plan data** across vendors
- **Daily monitoring and normalization**
- **A clear audit trail** for oversight decisions
- **Quantifiable savings** tied to active governance

Anything less introduces fiduciary risk.

A Final Thought

In my experience, the employers who navigate moments like this most effectively are the ones who treat fiduciary oversight not as a legal obligation, but as a leadership responsibility. When you have real control over your data and your vendors, you are not just reducing risk; you are making better decisions for your people. That is ultimately the standard we should all be aiming for.

Where We Can Help

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If you are working to strengthen fiduciary oversight and seeking full plan data access, actionable insight, a unified view of your benefits ecosystem, and vendor-accountable savings, our team can help.

For more insights, explore our newsletter archive: [**Wellnecity Newsletters**](#)