

Wellnecity®

Streamlined Data | Actionable Insights | Fiduciary Control

Fiduciary Proof Is the New Standard

What employers are now expected to show—not just assume

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Fiduciary responsibility is no longer defined by intent alone. In today's employer health plans, good faith and trusted vendors must be supported by clear documentation and defensible decision-making. Ultimately, what matters is not what leaders **believe**—but what they can **prove**.

From Trust to Proof

That shift is already reshaping how employers are approaching compliance. According to *BenefitsPRO*, **58% of brokers** report rising demand for compliance support, with **ERISA emerging as the top client concern (57%)**—a clear signal that fiduciary responsibility is increasingly defined by proof, not intent.

What Fiduciary Proof Means

Fiduciary proof isn't a report or an annual meeting. It's a **system of record** that shows:

- How vendors are monitored
- How fees and performance are evaluated
- How data informs decisions—and actions

The Documentation Gap

Most employers are doing more than they realize—but documenting less than expected. Data is fragmented, and decisions can't always be reconstructed with confidence.

That gap—not bad intent—is where risk lives.

Fiduciary Foresight in Action

In a routine stop-loss reconciliation, Wellnecity identified **\$1.5M in under-reimbursements** for a client with approximately **1,800 employees**. This wasn't an isolated incident. The client had experienced

reconciliation errors for **three consecutive years**, driven by the operational complexity of tracking stop-loss reimbursements across a fragmented set of health plan vendors.

Because oversight was **continuous and fully documented**, discrepancies were identified and resolved **during the plan year**. The result was a defensible record of action—rather than a retrospective explanation assembled months later under scrutiny.

And this experience isn't unique. **Approximately 30% of our clients with stop-loss coverage uncover reconciliation issues once consistent oversight is in place.**

The takeaway: This is proof-based governance—data-driven, traceable, and defensible.

Understanding fiduciary proof today sets the foundation for defensibility tomorrow.

To explore what fiduciary proof looks like in practice, reply to this email or contact us at demo@wellnecity.com.

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Source: [BenefitsPRO, "Demand for compliance support is rising, says over half of benefit advisors," January 28, 2026.](#)