

Roses — What’s Working Well Today

Foundational strengths of carrier–tech partnerships

- **Strong relationships and dedicated teams**
Participants value true partnerships with named contacts, escalation paths, and experienced professionals who understand each other’s businesses and don’t “start from zero.”
 - **Collaboration and shared investment**
Joint problem-solving, shared learning, and collective expertise help partners adapt to constant change in benefits administration and enrollment.
 - **Clear value when partnerships are structured well**
Playbooks, service expectations, pipeline discussions, and tangible ROI (cost reduction, efficiency gains) were repeatedly cited as positives.
 - **Employee-centered focus**
Keeping the employee experience at the center—especially during enrollment and issue resolution—creates better outcomes for everyone.
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Buds — Opportunities to Build and Improve

Where carriers and platforms see forward momentum

- **Standardization and clearer expectations**
Strong interest in industry standards (file layouts, APIs, LDEX) and partnership scorecards to align on capabilities, timelines, and success metrics.
 - **Improved enrollment and decision support**
Better tools to meet employees “in the moment,” reduce friction, and provide carrier-specific guidance during enrollment.
 - **AI as an enabler (with guardrails)**
Enthusiasm for AI improving enrollment, service, and operations—paired with open questions around regulation, privacy, and day-to-day application.
 - **Stronger go-to-market and internal alignment**
Opportunities to better align carrier sales and ops with platform partners, improve communication, and clarify joint value to the market.
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Thorns — Where Partnerships Struggle

Ongoing friction points and pain areas

- **Cost, value, and technology credits**
Rising partnership costs, shrinking carrier budgets, and continued debate over technology credits raised concerns about consistency and ROI.
 - **Lack of differentiation**
When “everyone partners with everyone,” it’s hard to stand out — making the value of partnerships feel less unique or impactful.
 - **Implementation and execution gaps**
Case build challenges, inconsistent timelines, quality data issues, and gaps between roadmap vision and execution continue to frustrate teams.
 - **Misaligned capabilities and pace of change**
Platform limitations, API and product gaps, legal and compliance hurdles (especially with AI), and rapid market changes outpacing delivery were common pain points.
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