As Employer Demand for Financial Wellness Benefits Accelerates, medZERO Expands Its Reach Across Industries

Salt & Straw, Leatherman, and two non-profits join a growing roster of employers choosing medZERO to securely eliminate financial barriers to care.

PORTLAND, OR, UNITED STATES, July 23, 2026 /EINPresswire.com/ -- medZERO, a healthcare financial wellness platform focused on making care more accessible and equitable, today announced new employer clients Salt & Straw, Leatherman Tool Company, Easterseals Louisiana, and Goodwill Industries of Kansas. The continued adoption of the medZERO spending account across a variety of employers and industries reflects growing employer recognition that healthcare affordability is not a peripheral benefits concern but a direct driver of workforce performance.

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>
> *Craig Foude*

The Coverage Gap
Millions of workers who have insurance still cannot afford to use it. As out-of-pocket costs continue to rise, wages have not kept pace. A growing share of the workforce now faces a coverage paradox: they are enrolled in benefit plans but cannot afford the care those plans are designed to fund.   The consequences are significant.

- Employees who skip care due to cost take 70% more sick days (SHRM/IBI).
- Financial stress costs employers the equivalent of 30 lost workdays per employee annually at 3-4% of payroll (PwC).
- Deferred care increases downstream health claims by up to 5% of payroll (Commonwealth Fund). -
- Financially stressed employees are 6 times more likely to be actively job searching (PwC/SHRM).

For HR and benefits leaders, this has become a workforce performance problem with a measurable dollar value, one that existing benefit designs were not built to solve. Most plans are structured to manage coverage risk, not to address the financial gap between what insurance pays and what care costs at the point of care, where too many employees stop and avoid the care they need.

A smarter, secure way to pay for care

medZERO was built specifically for that moment. Its spending account gives employees on-demand, zero-interest access to funds for out-of-pocket healthcare expenses with zero credit check required and zero fees. For employers, the benefit requires no changes to existing plan design and carries no financial risk for unpaid balances, making it one of the few workforce investments that can be added without trade-offs.

Growing Market Signal

Healthcare affordability is a challenge that cuts across hospitality and manufacturing, non-profit and for-profit, hourly and salaried workforces alike. The partners medZERO has recently added are meaningfully different from one another in size, sector, workforce profile, and mission. What these organizations share is the recognition that the most effective benefit strategies are the ones that meet employees where they are, closing the gap between the coverage they have and the care they can confidently access.

Salt & Straw, the Portland-based ice cream company recognized for its values-driven culture, selected medZERO to give its multi-state team members a way to access care without having to absorb a deductible or co-pay out of pocket.

Leatherman Tool Group, the Portland-based manufacturer whose multi-tools are trusted by professionals worldwide, extended medZERO to its workforce as a direct expression of its commitment to the craftspeople behind the product. “Our employees are the foundation of everything we build. Offering medZERO is one more way we demonstrate that we’re committed to their wellbeing, not just inside the factory, but in their everyday lives,” says Kimberley Posey, Vice President, Human Resources.

Easterseals Louisiana and Goodwill Industries of Kansas have also joined the medZERO platform, bringing the benefit to their combined membership bases, increasing affordable access to healthcare. Non-profit workforces and member communities are among those most acutely affected by healthcare affordability challenges, often operating with tighter financial margins and fewer traditional benefit options. Their adoption of medZERO reflects growing recognition across the non-profit sector that financial wellness support is not a corporate luxury but a workforce necessity.

Alongside this wave of employer adoption, medZERO was recently named a Preferred Partner in ASHHRA’s AP3 program. Being selected reflects both the credibility of medZERO’s approach and the urgency of the problem it addresses as healthcare workers are among the most financially impacted by out-of-pocket costs, yet they are the workforce least able to step away from their responsibilities when care is deferred. For healthcare HR leaders, medZERO offers a solution that integrates without disruption and addresses the affordability gap directly.

The momentum reflects a market shift that the medZERO team sees playing out in conversations they are having with employers. “Amongst employers of all varieties, we are seeing a growing recognition that the gap between insurance coverage and actual care affordability is a problem that an organization’s benefits strategy can and should address," says Craig Froude, CEO of medZERO. "Salt & Straw, Leatherman, and our partnership with ASHHRA reflect an accelerating market signal: employees need solutions that meet them where they are and employers are ready to act."

Looking ahead
medZERO enters the second half of 2026 with its broadest employer base to date, spanning hospitality, manufacturing, technology, financial services, healthcare, and the non-profit sector. Its product roadmap continues to expand into the coverage areas where employees face the greatest financial exposure and struggle with healthcare affordability. Combined with the recent investment round, each new employer partner reflects the same underlying principle: that a benefit is only as valuable as an employee’s ability to use it. As long as out-of-pocket costs remain a barrier to care, medZERO’s mission to make healthcare more accessible, affordable, and equitable remains paramount.

About medZERO
medZERO is a leading provider of employee benefit solutions designed to make healthcare accessible, affordable, and equitable. Through its healthcare financial wellness platform, employees gain on-demand access to funds to pay their out-of-pocket care costs with zero credit checks, zero interest, and zero fees. Repayment is made through ACH or payroll deduction, and for users with Health Savings Accounts, medZERO payments are pre-tax, allowing savings of up to 30%. medZERO works with any health plan, any provider, and any HSA. The company was founded by leaders in healthcare, wellness benefits, and financial services. For more information, visit www.medZERO.com.

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