



eBook

The Hidden Cost Spiral: Chronic Conditions, Caregiving, and the Choices That Shape Your Spend

An interactive guide to uncovering the two
biggest cost drivers and how to reduce spend
through personalized support





Every claim has a backstory.

One skipped preventive visit.

One caregiver juggling too much.

One chronic condition left unmanaged, until it escalates.

These small moments rarely show up in a health claims spreadsheet. But they quietly shape the highest costs and deepest losses in today's workforce.



73%

of caregivers say their work
life is directly impacted by
their responsibilities



22%

of employees with chronic
diseases say their health is
getting worse

They're the silent workforce. And when they fall through the cracks, so does retention, morale, and cost control.

This interactive guide lets you choose your challenge and explore how early intervention, personalization, and integrated support can change outcomes—for your people and your bottom line.

Every claim has a backstory.

Big costs rarely start big.
A missed check-up. A burned-out caregiver. A chronic condition left to escalate.

What challenge are you facing today?

Choose your current pain point to explore how these small beginnings turn into big costs and how to intervene sooner:



Path A

Rising
healthcare costs

Let's go! →



Path B

Burnout and
absenteeism

Let's go! →




Path C

Low benefits
engagement

Let's go! →

Path A: Rising healthcare costs

Let's talk about what's really driving your healthcare spend.

A circular inset image showing a person's hands at a desk. One hand is holding a small white container, and the other is near a blood pressure cuff and a small electronic device, possibly a glucose meter.

Behind every line in your claims report is a real person navigating stress, symptoms, or skipped care. Some are managing diabetes or high blood pressure while trying to stay productive at work. Others are quietly caring for a sick parent or child, while putting their own health on hold.

These aren't rare cases. They're becoming the norm.

So when costs start to rise, what happens next depends on the path you choose.



Scenario:

You've just reviewed the latest claims report. GLP-1 prescriptions are climbing. ER visits are trending up. Conditions like diabetes and hypertension are driving the majority of spend.

What do you do:

Option 1 Identify early risks and proactively engage high-cost populations

Option 2 Tighten controls by restricting costly meds and raise deductibles

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OPTION 1

You invest in early identification and guided care navigation:

- ✓ Employees are flagged for diabetes risk and enrolled in proactive care
- ✓ Pharmacy coaching + benefit navigation leads to **38% lower drug costs**
- ✓ Hospitalizations fall, and employees stay engaged

Result:

✓
29%

lower inpatient costs

✓
55%

fewer avoidable hospitalizations

✓
Hospitalizations fall, and employees stay engaged

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OPTION 2

You push cost-containment policies to reduce immediate spend. But over the next 6 months:

-  GLP-1 adherence drops → weight rebounds → comorbidities worsen
-  ER utilization rises from unmanaged chronic conditions
-  Frustrated employees lose trust in the benefits strategy

Result:

 **Short-term savings, long-term loss—financial and cultural.**



Take the lead

Jump to page 19: See the full picture



Cost drivers often trace back to invisible needs: a missed preventive screening, an overwhelmed caregiver skipping their own care, a chronic condition left unmanaged with zero guidance for far too long. Intervening earlier isn't just good healthcare, it's how you protect your people and your company's financial future.

So imagine if your employees could access a simple, proven way to manage chronic conditions, like diabetes, high blood pressure and weight management, without leaving your current benefits ecosystem?

Transform, Personify Health's digital therapeutic solution experience, blends daily engagement and behavior change into their the employee's routine, supporting healthier outcomes.



Explore how Transform fits into your strategy.

Learn more →

Keep going or choose
a different path



Path B

Burnout and
absenteeism

Let's go! →



Path C

Low benefits
engagement

Let's go! →



See the Full
Picture

Let's go! →

Path B: Burnout and Absenteeism

**It's not always
the sick days that
cost you.**



Plenty of employees show up, even when their health is struggling. Some are managing chronic pain while trying to meet deadlines. Others are worried about a parent's blood pressure or a child's specialist appointment, while still answering emails and joining meetings.

They're present. But they're not thriving.

And when people spend their energy managing health in the margins, the impact is real—41% struggle with focus due to chronic conditions, and just as many from mental health.



Scenario:

You're seeing a sharp rise in absenteeism, short-term disability claims, and emotional fatigue. Quiet quitting is creeping into your culture, and exit interviews are full of phrases like "burned out," "overwhelmed," and "unsupported."

Your benefits team suggests launching a new mental health app. But is that enough?

What do you do:

Option 1 Tackle burnout at its roots

Option 2 Add a stand-alone mental health program

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OPTION 1

You invest in an integrated approach that combines:

- ✓ Personalized condition management
- ✓ Mental health support
- ✓ Dedicated caregiver resources
- ✓ Real-time care navigation

And it pays off:

- ✓ **44% of caregivers** are less likely to leave when supported
- ✓ **60% of people with chronic conditions** report lower stress when engaged in coordinated care
- ✓ Employees in these programs show a **17% boost in productivity**

Result:

✓
**Lower absenteeism,
stronger morale, better
health outcomes**



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What do you do:

Option 1 Tackle burnout at its roots

Option 2 Add a stand-alone mental health program

OPTION 2

You quickly roll out a new emotional wellbeing app. Initial sign-up look promising, but within a few months:



Engagement drops—caregivers say they don't have time to use it



Employees with chronic conditions feel it doesn't address their full needs



Disability claims rise from unmanaged stress and physical symptoms

Result:



Mental health gets attention, but physical health and life pressures still drive burnout



Take the lead

Jump to page 19: See the full picture



The employees who need help most often don't raise their hand. Caregivers may skip care to stay on schedule. Employees with chronic conditions may quietly push through symptoms, until they can't.

Embedding daily support, coaching, and care navigation into their routine helps your people stay healthier and more focused.

When you connect the full picture—mental, physical, and life realities—burnout isn't just reduced, it's prevented.



Hear how Pharmavite created space for health and performance to thrive together.



**Keep going or choose
a different path**



Path A

**Rising
healthcare costs**

Let's go! →



Path C

**Low benefits
engagement**

Let's go! →



**See the Full
Picture**

Let's go! →

Path C: Low Benefits Engagement

Engagement isn't the issue—it's fragmentation.

You've got the right health tools on paper. But none of it sticks. Why? Because employees aren't looking for more options. They're looking for the right experience—one that actually guides them. Especially those navigating caregiving responsibilities or chronic health needs.



Scenario:

You've invested in dozens of benefits including mental health tools, chronic care programs and virtual primary care, but employees aren't using them. Engagement reports are flat. Feedback is mixed. You suspect it's not a lack of care—but a lack of clarity.

What do you do:

Option 1 Simplify the benefits experience

Option 2 Add another digital solution

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What do you do:

Option 1 Simplify the benefits experience

Option 2 Add another digital solution

OPTION 1

You unify your benefit experience through one personalized platform:

- ✓ A single entry point for wellbeing, condition management, mental health, and care navigation
- ✓ Personalized nudges direct each employee based on their needs, risks, or life stage
- ✓ Care navigation advocates guide employees to the right programs, providers, and resources

Outcomes:



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What do you do:

Option 1 Simplify the benefits experience

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OPTION 2

You layer on another vendor—this time focused on nutrition and lifestyle. It's well-meaning, but:



Employees are confused about where to go for what



Caregivers and those with chronic conditions feel overwhelmed by tools that aren't connected



Communications become a blur in inboxes

Result:



**Fragmented
experience, low
uptake, no ROI**



Take the lead

Jump to page 19: See the full picture



Employees managing life's biggest challenges, like caregiving or chronic illness, don't have the bandwidth to hunt through 10 tools. When benefits feel disconnected, they disengage. But when benefits meet them, where they are—clear, relevant, and personalized—they show up, act, and stay healthy.



What started as a quiet struggle became a turning point.

Watch how JR's journey changed with the right care and guidance.



Keep going or choose a different path



Path A

**Rising
healthcare costs**

Let's go! →



Path B

**Burnout and
absenteeism**

Let's go! →



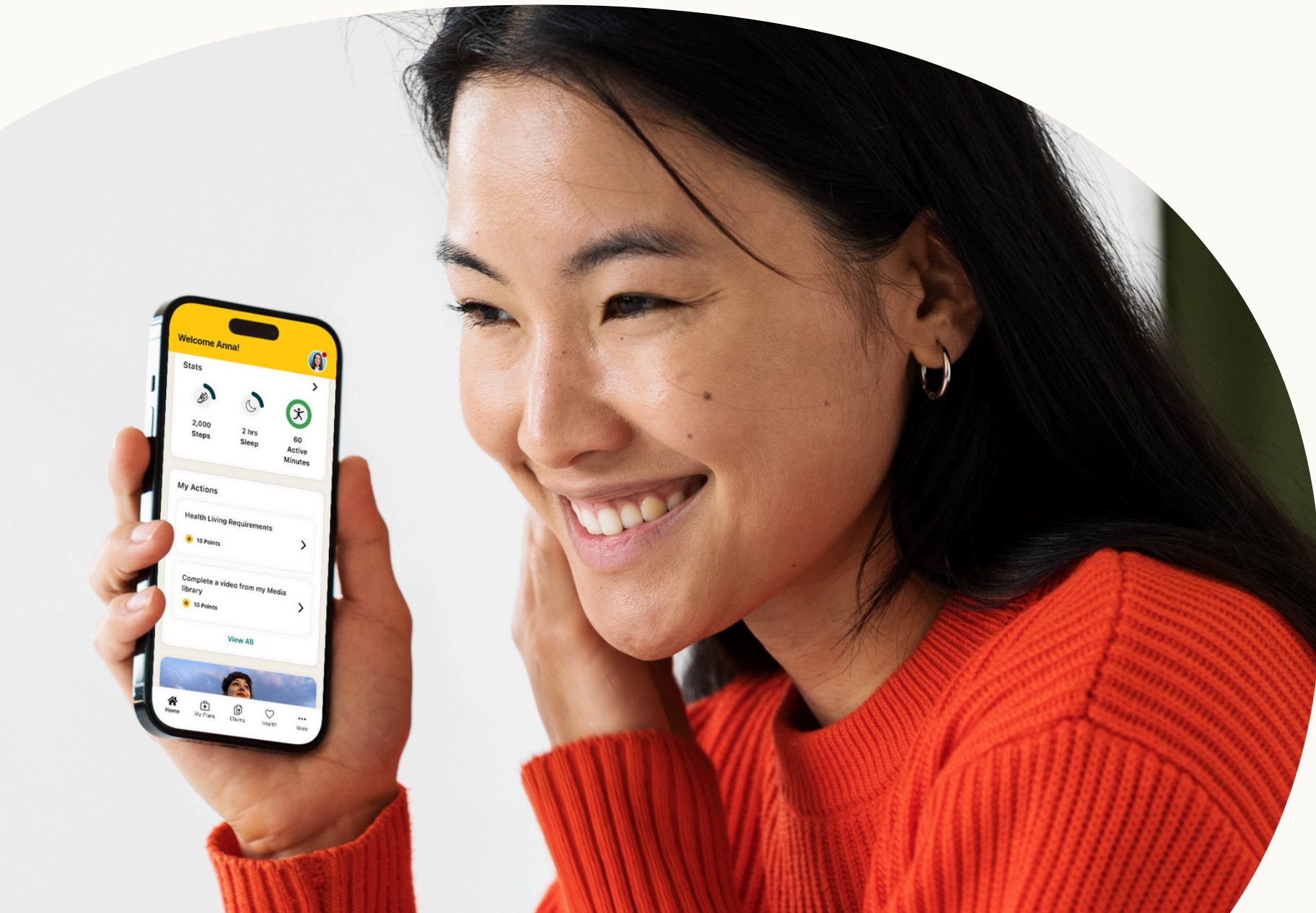
**See the Full
Picture**

Let's go! →

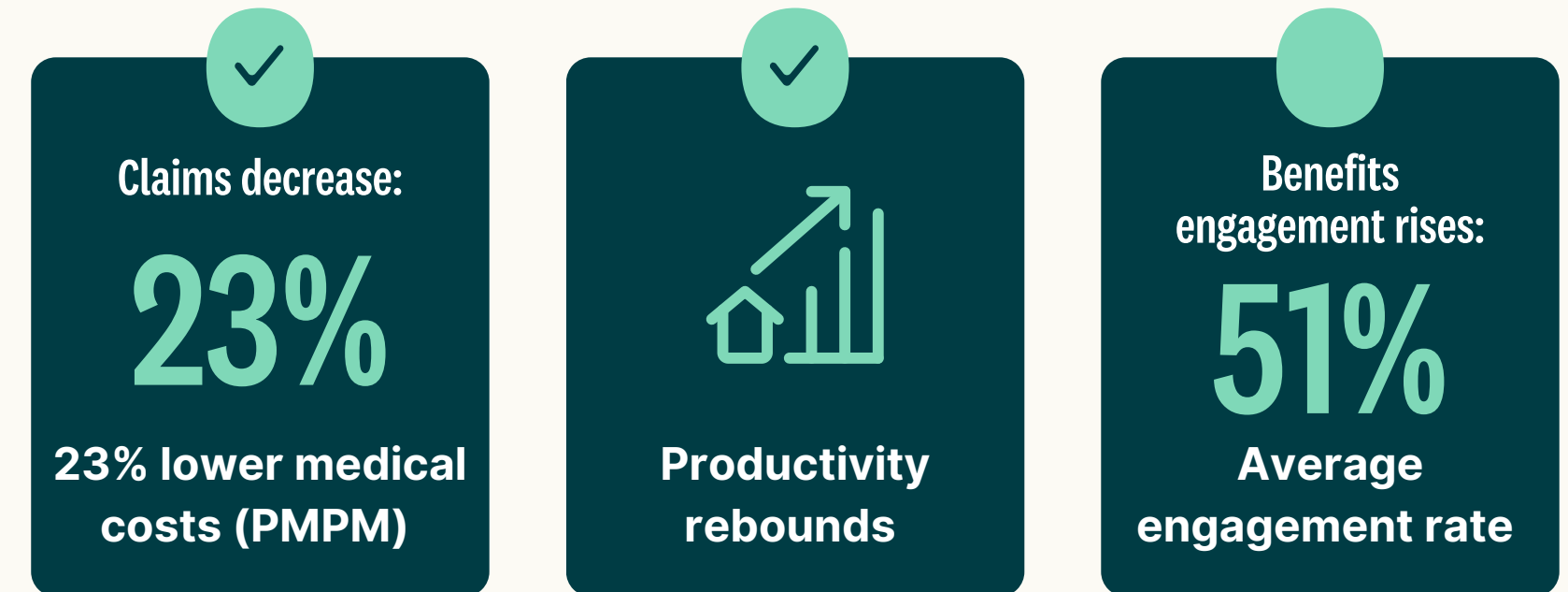
See the Full Picture

No matter which challenges you explored—rising costs, burnout, or disengagement—they all pointed to one shared root cause- the silent workforce. It's made up of:

- Caregivers
- People managing chronic conditions
- Employees who need support, but don't always raise their hand



These are the employees quietly powering your business. And when they're supported with timely, connected, personalized care, everything improves:



When you shift your strategy from reactive fixes to proactive, human-centered support, you don't just reduce spend, you create a workplace where people feel seen, supported, and motivated to stay.

Because when health doesn't get in the way, potential doesn't either.

See the Full Picture

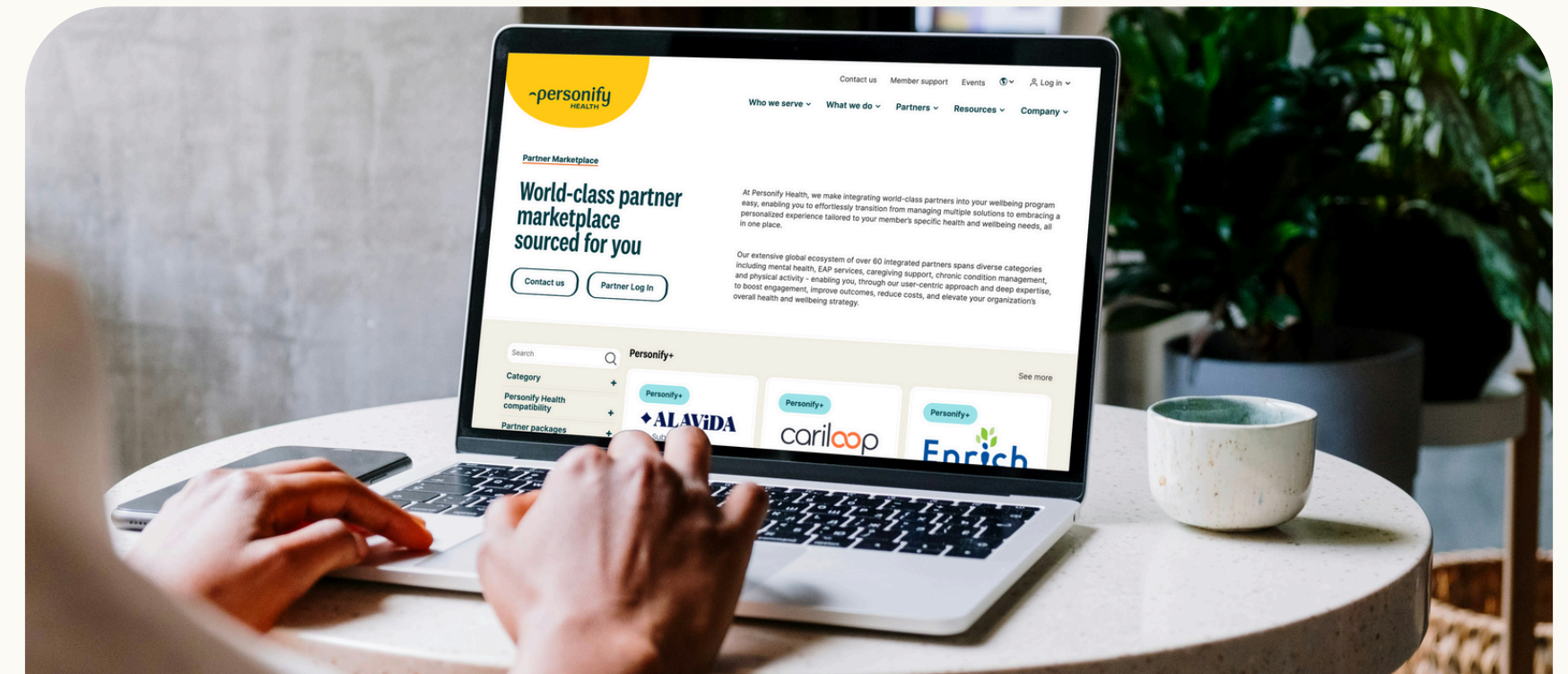
A Connected Ecosystem, Working Behind the Scenes

What employees don't see but feel is the power of an integrated benefits partner ecosystem.

At Personify Health, we provide support across all phases of care—from prevention to chronic condition management to complex case navigation. Our own platform delivers personalized, data-driven solutions that help employees take action in their daily lives.

In addition, employers can extend that impact through our partner ecosystem—a comprehensive and integrated collection of best-in-class solutions across chronic care, caregiver support, mental health, weight management, and more.

- **Rising costs?** Solutions like **Carrum Health**, **Hinge Health**, and **Omada** help prevent and manage high-cost conditions.
- **Burnout?** Mental health tools like **Spring Health** and flexible care advocates offer timely relief.
- **Disengagement?** Programs from **LifeSpeak**, **Headspace**, and **Sworkit Health** meet employees where they are.



One seamless experience. Personalized by Personify. Strengthened by our ecosystem.

Explore our partner marketplace →

Health Strategy Scorecard

Before you can intervene earlier, personalize care, or support employees with chronic conditions—you need to know where you stand.

The Health Strategy Scorecard is a 5-minute self-assessment designed to help you evaluate your organization's readiness across three critical areas:

- **Early intervention:** Are you catching risks before they escalate?
- **Personalized support:** Are benefits reaching the right people, in the right way?
- **Chronic condition management:** Are you helping employees stay healthy, not just treating illness?



See the gaps. Close the gaps. Change the outcome.

Take the assessment →

Where You Go From Here

You've seen what can happen—now the next move is yours.

The costs, the burnout, the disengagement... none of it is inevitable. But change doesn't happen by chance. It happens by design.

Just like your employees, you have a choice to make.



Start a conversation

Have questions or need help thinking through your current strategy?

Connect with us →



Take the Health Strategy Assessment

Uncover where your benefits strategy stands today and where it can go.

Start your assessment →



Learn how our Navigation & Advocacy platform works

Get a closer look at how we guide employees to the right care, at the right time without the complexity.

See the platform in action →