

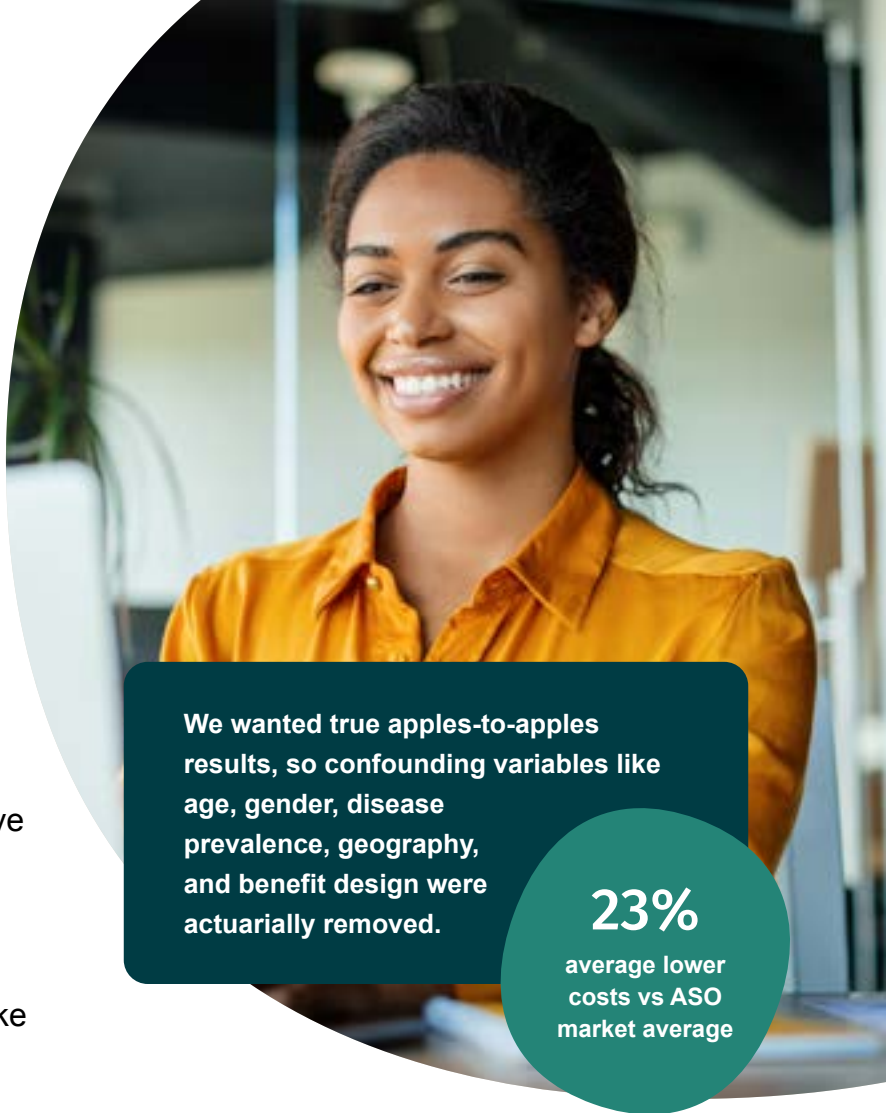


# Smart solutions, smarter savings

## Three-year continuation study shows Personify Health sets the standard for market-leading savings

A switch to a self-funded health plan could save you money in a healthcare landscape where costs only seem to be rising.

Personify Health's expertise in cost reduction, risk management, and care efficiency can make all the difference for market-leading savings.



We wanted true apples-to-apples results, so confounding variables like age, gender, disease prevalence, geography, and benefit design were actuarially removed.

**23%**  
average lower costs vs ASO market average

## Notable findings include:



**Lower risk-adjusted medical costs:** Members saw **23%** average lower costs vs ASO market average, equating to \$762.96 per employee per year (PEPY).



**Emergency room cost reduction:** Emergency room costs were **17%** lower, with some costs shifting to Urgent Care, resulting in net savings.



**Significant savings in facility costs:** Inpatient and outpatient services were **34%** and **27%** lower in cost than risk-adjusted claims representing the commercial marketplace in similar geographic regions.



**Lower out-of-network spend:** Out-of-network spend accounted for only **1.2%** of total medical costs, compared to **7.3%** for the benchmark population.



**High-cost claimant efficiency:** High-cost claimants had **14%** lower overall costs, with a **23%** reduction in NICU-related expenses and a **26%** reduction in dialysis service costs.



**Comprehensive high-risk maternity management:** High engagement (**70%+**) in high-risk maternity management has led to improved outcomes and reduced NICU utilization.

# Key shifts to encourage continued savings

## Consistent cost containment

Achieved lower inpatient medical/surgical and emergency care costs year over year, demonstrating sustained cost containment.

## Shift to professional services

A significant shift in care from facilities to professional services occurred, with our professional costs being 10% lower than market averages.

## Targeted member engagement

Incorporating AI to optimize member outreach campaigns, ensuring timely and personalized communication to fill care gaps, guide provider choices, and improve program completion rates.

*The journey from the original study in 2019 to the current 2022 study demonstrates a strategic investment in both clinical and technological capabilities, ultimately improving cost efficiencies across various care settings. The 2022 results validate that these investments not only expanded care access but also significantly reduced costs, including for previously excluded high-cost claimants.*

## How did we do it?

Personify Health's unique approach combines advanced care management practices with a high degree of flexibility in plan customization. This approach includes the following key elements that encourage cost savings:

- **Advanced care management:** Our robust care management program, including high-risk maternity management, dialysis management, and targeted outreach campaigns, is designed to improve clinical outcomes, reduce unnecessary hospitalizations, and shift care to more cost-effective settings.
- **Focus on professional services:** By shifting more care from high-cost facilities to lower-cost professional services, we reduced overall healthcare spending while maintaining high standards of care.
- **Payment integrity and fraud prevention:** We invested in advanced AI-driven payment integrity capabilities, reviewing even small-dollar claims with additional clinical rigor to prevent fraud, waste, and abuse

Capability investments grew an initial savings of 19% to 23% over three years.



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reading the full study