



ValidationInstitute

2025 Validation Report

Review for: Personify Health
Validation Achieved: Savings
Valid through: January 2026



Company Profile



Category:	Care Management
Website:	https://personifyhealth.com/
Public or Private:	Private
Year Established:	2004 (via Virgin Pulse and HealthComp merger, formally rebranded as Personify Health in 2023)
CEO:	Pete McCabe
Company contact:	CommercialEnablement1@personifyhealth.com

Description Provided by the Company:

Personify Health is the first and only personalized health platform to provide health plan administration, holistic wellbeing solutions, and comprehensive health navigation – all in one place. Personalized, human-centric, and powerfully simple, **Personify Health** helps businesses optimize investments in their members while empowering people to engage more deeply with their health.

Personify Health aims to address the issues of increasing healthcare costs and complexity by breaking down traditional silos found in healthcare and rejecting a one-size-fits-all mentality. Backed by decades of experience and global operations, the company brings together industry-leading health, wellbeing, navigation, and benefits solutions to offer a first-of-its-kind personalized health platform. The end-to-end platform makes it easier to





Company Profile

proactively respond to people's unique needs across their lives through a combination of data-driven personalization capabilities, a science-backed methodology, and concierge-level clinical services.





Claim Assertion for Validation

Groups using Personify Health's suite of cost and care management programs have lower Per Member Per Month (PMPM) medical costs than a comparable benchmark group from an industry recognized dataset which has records for 13.9 million people.

The groups in this analysis used the following Personify Health programs

- Care Management
- Payment Integrity
- Fraud, Waste and Abuse
- Coordination of Benefits
- Member Activation and Smart Match
- Advocacy and Coaching
- Personal Assistants
- Emergency Room Solutions
- Digital Care Checklists



Method / Calculation / Examples

The per member per month (PMPM) allowed amount for 729,949 Personify Health participants' 2022 medical claims was compared to a similar group (benchmark) from a 13.9-million-person national dataset. Pharmacy claims were not included.

The allowed amounts were adjusted to make the benchmark group similar to the Personify Health group. This was accomplished by using the Personify Health group's risk score, which reflects

- Age,
- Gender, and
- Chronic conditions.

In addition, the two groups were matched by Metropolitan Statistical Area (MSA).

The two groups PMPM allowed amounts were segmented into inpatient facility, professional, outpatient facility and other.

The Personify Health and benchmark group's PMPM allowed amount for outpatient emergency care and for urgent care were compared.

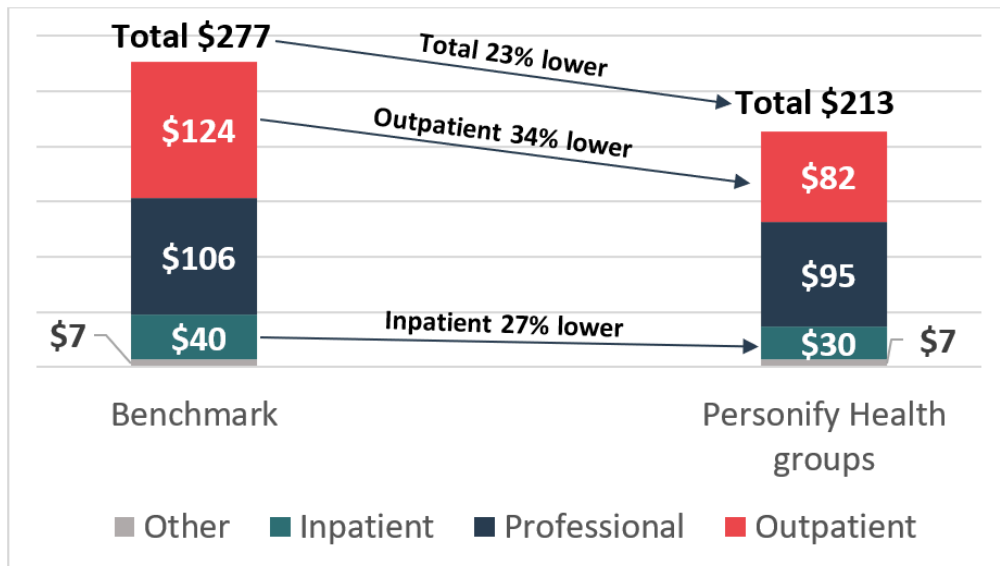
The percentage of the total allowed amount spent on out-of-network providers was compared for both groups.

The number of claimants who had \$100,000 or more in allowed amounts during the period was calculated and shown as a percentage of all members.



Findings & Validation

Graph 1 shows the 2022 total PMPM allowed amount (risk adjusted) for the benchmark and the Personify Health groups. Personify Health group’s total PMPM was 23% lower than the benchmark. Its allowed amount for outpatient services was 34% lower than the benchmark, and for inpatient services, was 27% lower.

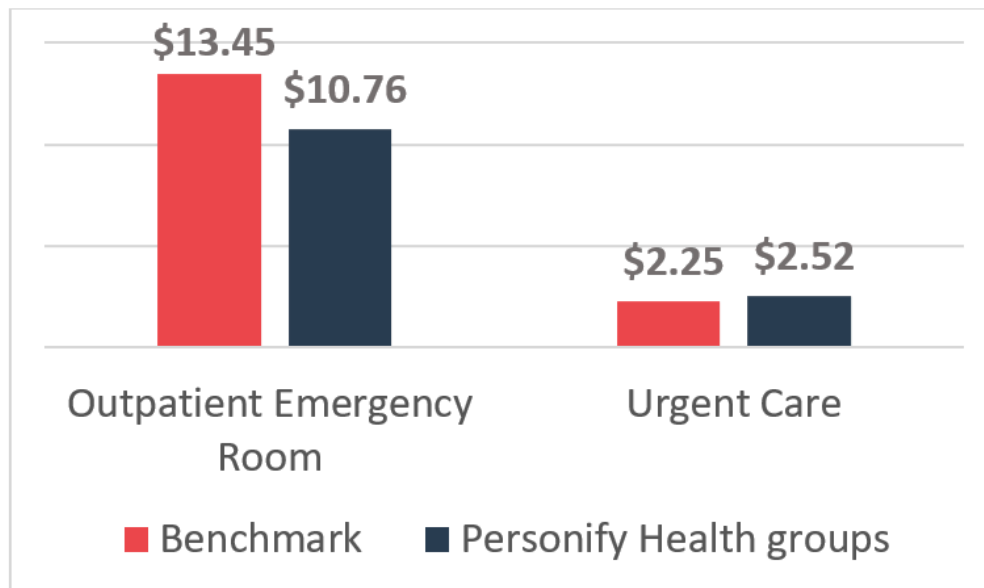


Graph 1: Medical Allowed Amount PMPM: Benchmark and Personify Health groups



Findings & Validation

Graph 2 shows the two groups allowed amount PMPM for outpatient Emergency Care and Urgent Care. The Personify Health groups had lower PMPM for outpatient emergency care, and slightly higher PMPM for urgent care than the benchmark. This suggests that Personify Health encourages urgent care use through their Emergency Room Solutions program.

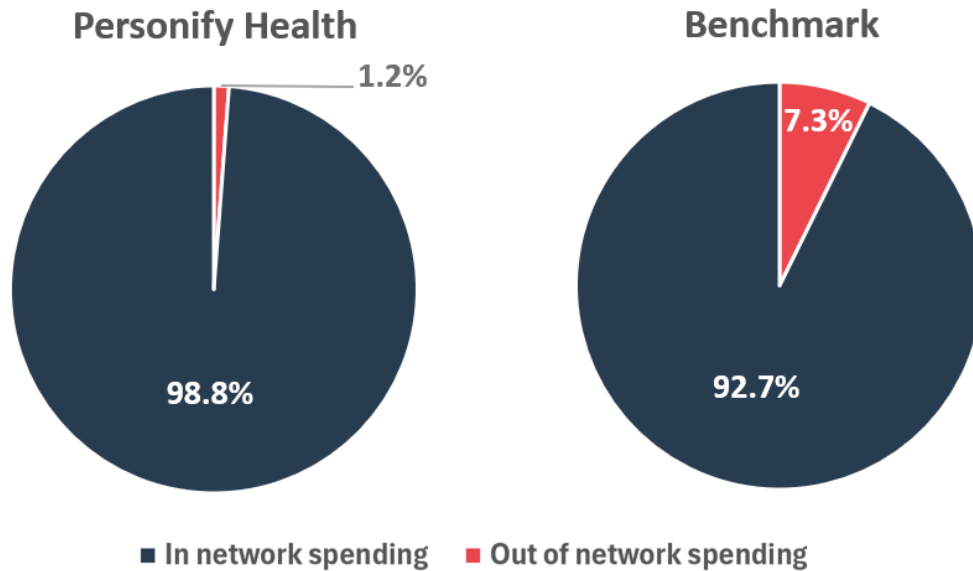


Graph 2: Outpatient Emergency Room and Urgent Care PMPM Allowed Amount Personify Health and Benchmark groups



Findings & Validation

Graph 3 shows the percentage of total allowed amount that goes to out-of-network providers. Personify Health’s lower percentage reflects not only how broad its provider network is, but also how infrequently members get unanticipated bills. In certain benefit designs, having more care in-network reduces members’ copays or deductibles.



Graph 3: In- and out-of-network Spending

In Personify Health groups, 0.21% of all members had \$100,000 or more in allowed amounts. The benchmark group had more than twice as many high-cost members at 0.54%. Having fewer high-cost members could reflect the effectiveness of several different Personify Health’s programs, including care management, payment integrity, and member activation.



Limitations

Differences between Personify Health groups and the benchmark groups allowed amount may account for some of the savings. Matching the two groups by city (MSA) ensures that the two groups were getting services from the same community of providers, but differences in plans' negotiated prices are not addressed.

Personify Health group members may differ from the benchmark group in other ways that influence medical service use, such as economic status. These factors were not considered.

Whether the differences were statistically significant (not due to normal ups and downs) could not be determined.

In- and out-of-network care can be shaped by benefit design. Differences between Personify and benchmark plan designs is not addressed.



Validation and Credibility Guarantee

The Personify Health Care Management Programs achieved **Savings** validation. Validation Institute is willing to provide up to a \$100,000 guarantee as part of their Credibility Guarantee Program. To learn more, visit <https://validationinstitute.com/credibility-guarantee>.

Savings

Can reduce health care spending per case/participant or for the plan/purchaser overall.



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CERTIFICATE OF VALIDATION

Applicant:	Personify Health 75 Fountain Street, Providence, RI 02903
Product:	Personify Health program suite for Health Plan Administration and Care Management
Claim:	Groups using Personify Health's suite of health plan administration and care management programs have lower Per Member Per Month (PMPM) medical costs than a comparable benchmark group.
Validation Achieved:	Validated for Savings
Award Date:	January 2025

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About Validation Institute

Validation Institute is a professional community that advocates for organizations and approaches that deliver better health value - stronger health outcomes at lower cost. We connect, train, and certify health care purchasers, and we validate and connect providers delivering superior results. Founded in 2014, the mission of the organization has consistently been to help provide transparency to buyers of health care.

Validation Review Process

Validation Institute has a team of epidemiologists and statisticians who review each program. The team focuses on three components:

- Evidence from published literature that a similar intervention had similar results.
- The reliability and credibility of the data sources.
- The rigor of the approach to calculating results.

To achieve validation, the program has to satisfy each of these components. VI's team then summarizes the review into a report which is publicly available. Details of VI's review are available with the program's permission.

