



Guide

# The Partnership that Powers Self-insured Benefits Success

When employers self-insure for health benefits, the right third-party administrator is pivotal.

Explore what makes Personify Health the smarter TPA.





Personify Health is the first and only personalized health platform company to bring third-party administration, care navigation, and whole-person wellbeing together into a highly customizable TPA offering. We're empowering employers to build and evolve a fully customized benefits strategy without sacrificing carrier-level network access, operational strength, and clinical support.

In short, we're redefining what it means to be not just a TPA, but a smarter TPA. Here's what employers and their advisors are discovering it means to them. Click on each link to learn more. Or use this as your checklist next time you're evaluating a new TPA partner.

- Cost control.** Employers' No. 1 concern, tackled in a comprehensive way.
- Prevention.** Helping employers and members get ahead of health risks and chronic conditions.
- Clinical.** Bringing unmatched care and support to each member population.
- Operations.** Core administrative services executed at extraordinary levels of quality.
- Size.** Leveraging size to create advantages for employers, plan members, and brokers.
- Scalability.** Flexing to the needs of jumbo, medium, and small employers.
- Engagement.** Blending technology and humanity to uniquely engage and support members.
- Results.** Creating measurable value and ROI. Really.
- Partnership.** Earning clients trust and loyalty with insights and performance.

It's a high-stakes moment: A broker or consultant recommends an employer shift from being fully insured to self-insured for health benefits.

More than half of employers making that switch say it was their broker who advised them to do so.<sup>1</sup> As an experienced broker, you know how vital the right partners will be to your clients' self-insured success.

Arguably, no partner is more critical than the third-party administrator (TPA). Part claims processor. Part member services hub. Part vendor integrator. Central to activating and orchestrating an employer's benefits strategy for health outcomes and cost-control ROI.

With thousands of TPA to choose from, the range of experience and capabilities is extreme.

What exactly should you and your clients be looking for in a TPA?



1. "The State of Benefits Satisfaction," September 2025, Leader's Edge, The Council of Insurance Agents & Brokers

## Comprehensive. Always on. Validated results.

Estimates of how much employers can save by self-funding range from 3 to 5% to 20% or more. Whether those savings prove a financial hit or a homerun, with a smarter TPA, any initial cost impact is just the beginning.

Personify Health capitalizes consistently on myriad ongoing cost-control opportunities — large, medium, and modest. Core to our model are:

- ✓ **Care management:** Providing expert, individualized care guidance across the spectrum of members' healthcare utilization.
- ✓ **Cost containment:** Blending human expertise and artificial intelligence (AI) to exert rigorous claims review for maximum payment integrity and cost containment.
- ✓ **Plan design activation:** Activating cost-saving plan design strategies in close collaboration with HR teams and their advisors.

The result? A comprehensive, hyper-vigilant approach to cost control that predictably delivers significant results.

### Care Management

With a clinical staff of more than 300 — nurses, social workers, dieticians, pharmacists, therapists, doctors — we maximize care management, wellbeing, and navigation across an employer's member population. This timely, targeted support:

- Provides continuous oversight and guidance to highest-risk members and most costly cases.
- Enables early intervention to avoid unnecessary medical care and expenses.
- Closes care gaps to reduce health risks and manage chronic conditions.
- Redirects care to less costly but still clinically appropriate sites.
- Helps members overcome access barriers posed by social determinants of health.

The net effect? Whether during complex care journeys, chronic conditions, or episodic health challenges, more members get the right care at the right place and time. Nothing is more fundamental to controlling both unit costs and utilization, the main drivers of rising cost trends.



**23%**  
lower  
allowed  
costs



**\$63.58**  
per employee  
per month  
(PEPM) savings



**\$762.96**  
per employee  
per year  
(PEPY) savings

Out-of-network spend ↓ **80%**

Inpatient costs ↓ **34%**

Outpatient costs ↓ **27%**

Dialysis costs ↓ **26%**

NICU-related costs ↓ **23%**

ER costs ↓ **17%**

Large claimants (\$100K+) ↓ **14%**

\* "Personify Health Market Comparison Analysis: A Review of 2022 Personify Health Medical Claims, Compared to Merative™ MarketScan® Commercial Data," Wakely Consulting Group, May 31, 2024.

## Cost Containment

Personify Health knows how important preventing fraud, waste, and abuse (FWA) is to employers, their members, and our broker partners. Starting with procedure preauthorizations and extending through AI-powered claims review and adjudication, our cost containment approach is extensive and effective. This includes full No Surprises Act (NSA) and Independent Dispute Resolution (IDR) services to reduce excessive charges and ensure employer compliance. We focus upstream on preventing unnecessary

spending, before dollars leave the plan. Add the fact that we're verifying claims as small as less than \$5,000, and FWA simply has no place to hide.

- From bill audits to out-of-network negotiations, intensive claims review detects errors and potential fraud and consistently verifies medical necessity and proper coding.
- We proactively recover treatment costs from third parties responsible for causing medical claims.



When independent researchers studied Personify Health's claims screening, the results were remarkable:

**\$11.8M** reduction in paid claim amounts

**54%** of claims flagged for subsequent clinical review

**\$7.5M** recovered from 998 cases at a 56% recovery rate

**\$600K+** from the top 5 clients that participated in dialysis claims management program

**\$3,916** average savings per flagged claim

**1.2%** reduction in client spend

## Meaningful savings across claims amounts

Claim amount	% of claims with reduced paid amount	Average savings per claim
>\$50,000	58%	\$20,513
\$5,000-\$49,999	56%-68%	\$1,504 (lower claims) to \$10,420 (higher claims)
<\$5,000	42%	\$236

## Major savings on costly specialties

10 healthcare specialties studied

64% of all flagged claims

56% of total spend

Greatest average savings per flagged claim:

Cardiovascular procedures: \$10,332

Critical care services: \$10,332

Musculoskeletal procedures: \$9,604

“Too often, inaccurate claims and inappropriate care go unnoticed—especially among vulnerable populations who have limited care options. By leveraging a more effective approach to FWA screening, we can protect vulnerable populations disproportionately impacted and help create a more equitable healthcare system.”

Zeeshan Syed, Co-founder and CEO, lead study author, Health at Scale

(Researchers studied more than 2.6 million claims, totaling nearly \$1 billion in client spend, over an eight-month period in 2024. Research partners included Massachusetts Institute of Technology, University of Michigan, and Health at Scale.)

\* “Reducing Fraud, Waste, and Abuse Through Real-Time AI-Based Screening: Prospective Results in Deployment,” NEJM Catalyst Innovations in Care Delivery, October 2024.

✓ **Cost control**

## Plan Design Activation

Marketplace innovators are targeting solutions to soaring healthcare costs as never before. That empowers employers with an ever-expanding array of cost-control “levers,” including tiered provider networks, centers of excellence, condition management point solutions, and more.

Personify Health’s ability to pull these levers for results and ROI is integral to our ability to deliver ongoing cost savings. A prime example? Reference-based pricing (RBP).

RBP plans remove mystery and excess from provider pricing by basing reimbursement on a reference point all stakeholders can know and understand — typically the rate charged by Medicare. The resulting savings typically are significant, as much as 25%-30% over a PPO plan.

**30%-40%** average client savings with RBP over PPO

**\$2,000-\$4,500** savings PEPY

**68 NPS** with RBP clients (vs. 27 health insurance industry average)

**97%** provider inquiries resolved with no repricer involvement

**50%** of member balance bills resolved in first call



✓ **Prevention**

## Delivering improved health and wellbeing

Cost control is a primary goal for self-insured employers. But promoting a healthier, more productive workforce and member group remains the main reason employers invest in benefits.

Analytics firm Merative Health Insights studied plan participants engaged by Personify Health, comparing care utilization and costs to industry benchmarks. They found multiple indicators of member health trending in significantly positive directions. That included less inpatient care, reduced Rx and mental health costs, higher rates of cancer screenings, and — not coincidentally — more preventive care utilization.



**2:1 ROI**  
on wellbeing and prevention support



**14%**  
lower total healthcare cost



**\$699**  
PMPY cost savings

Rx costs	↓ 38%
Inpatient costs	↓ 29%
Preventive care visits	↑ 23%
Inpatient utilization	↓ 11%
Acute admits	↓ 11%
Outpatient costs	↓ 6%
Mental health costs	↓ 3%



## Commitment to in-house care management

None of our cost-control results and positive health impacts happen by accident. They arise from an investment in clinical talent and capability we believe is unmatched among independent TPAs.

That includes 300+ in-house clinicians who bring deep expertise and a shared commitment to delivering high-quality, evidence-based care. They allow us to integrate wellbeing and care navigation for holistic health improvement. They provide the claims reviews, member interventions, and population health insights that make us a smarter TPA partner.

It's the clinical pros who allow us to integrate prevention, care management and advocacy for holistic health improvement. They provide the claims reviews, individualized member interventions, and population health insights that combine to make us a smarter TPA partner. And they empower us to embrace **a bold mission:**

**To improve 50 million lives by the year 2030.**



### Clinical team: 300+ licensed professionals

Registered nurses, care coordinators, dietitians, social workers, physical therapists, pharmacists, and MDs.



### Clinical expertise: 140+ years combined clinical experience

Across internal medicine, population health, occupational health, preventive and lifestyle medicine, nursing, and behavioral science.



### Mission: Improve 50 million lives by 2030

By delivering evidence-based, clinically grounded solutions that make better health achievable for all.



### 6,000:1

EE lives to nurse ratio (compared to industry standard 40,000:1.)



ACCREDITED

Health Utilization Management  
07/01/2026



CASE MANAGEMENT

3 YEARS



UTILIZATION MANAGEMENT



POPULATION HEALTH PROGRAM

3 YEARS

Operations

## Exceptional execution on core administration services

As a smarter TPA, Personify Health strives to create next-level value with our ability to help employers control costs, improve health outcomes, and provide an exceptional member experience. At the same time, we consistently execute on core claims administration and member services, to levels of volume and quality few if any TPAs can match.

This powerful combination means employers and brokers enjoy the confidence that comes with knowing we've got our eye on the operational ball, while at the same time aiming to exceed their ROI expectations.



Size

## Large amounts of leverage and connections

Size does not qualify a TPA to be smart or effective. But when size signifies expertise and stability — and creates meaningful advantages for employers, plan members, and brokers — it makes a big difference.

As the largest independent TPA, Personify Health applies its scope and strength to:

- Curate a broad, diverse ecosystem of highly qualified vendors for clients and brokers to choose from, including stop-loss insurance carriers, PBM partners, and national and regional provider networks.
- Negotiate effectively with provider networks, PBMs, stop-loss carriers, and other specialty vendors, helping ensure that employers gain cost and service advantages.
- Provide consolidated billing and ready-made systems integrations with leading networks and partners.
- Satisfy both current and new clients with consistently seamless implementation, service delivery, staffing capacity, and systems reliability.

**7,500+** clients  
(including 1,600 TPA clients)

**1.02M+** members served

**400+** vendors integrated via  
electronic data interchange

**20+** national and  
regional networks

**20+** stop-loss carriers

**40+** PBM partners

✓ **Cost control**

## Right-sized for any self-insured employer

One-size-fits-all solutions are a recipe for disappointment with self-insured employers. TPAs with few networks relationships, small staffs, and aging systems have a narrow bandwidth of clients they can serve effectively. Large TPAs with rigid networks and conflicted financial priorities can leave employers feeling like they're back in fully insured mode, struggling with the inflexibility of a carrier-centric service model.

Personify Health embraces scalability in all of its dimensions. We've engineered our model, and made it our commitment, to flex to each client's unique needs, scope, and budget. Think of it as a recipe for ideal fit, strategic alignment, and cost-value performance for any self-insured employer.

### Provider network options

Choose from Personify Health's array of national, regional, narrow, and Accountable Care Organization provider networks, so employees can configure and manage multiple network approaches.

### Ecosystem and technology partners

Employers can easily evolve and enhance their benefits ecosystems, thanks to our curated collection of pre-vetted, best-in-class health solutions and technology innovators, all ready for seamless implementation.



Engagement

## Engagement that drives value and satisfaction

Successful self-funding simply can't happen without intensive member engagement. But engagement truly matters when it optimizes members' benefits utilization, enabling healthier behaviors and cost-aware care decisions.

At Personify Health, we combine digital and human guidance into a highly personalized member experience. Our mobile app becomes a life-enhancing resource that helps members make smarter decisions on their health. Our Personal Health Advocates are expert listeners and empathetic benefits and care guides. Their early and intentional interactions inform member actions that create value.

Members often marvel that they've never received such responsive service from "an insurance company." Because, of course, we're not their employer's insurance carrier. We're the smarter TPA.

**51%+** average member engagement

**19** average days per month members use mobile app

**92%** customer satisfaction

**4.8** stars on App Store



### Case Study

With a workforce of 10,000 employees across nine global offices, Bally's partnered with Personify Health to engage a diverse population around a shared culture of wellbeing. Through a holistic health and wellbeing program that combined engaging campaigns, meaningful rewards, and streamlined communications, Personify Health helped drive improved health outcomes and meaningful connection across the organization.

The impact? Transformative enough to earn a 10 out of 10 Net Promoter Score from Bally's, based on metrics that included:

**72%** of inactive, high-risk employees became more active.

**66%** of obese employees lost weight.

**62%** of employees engaged in cross-company step challenge.

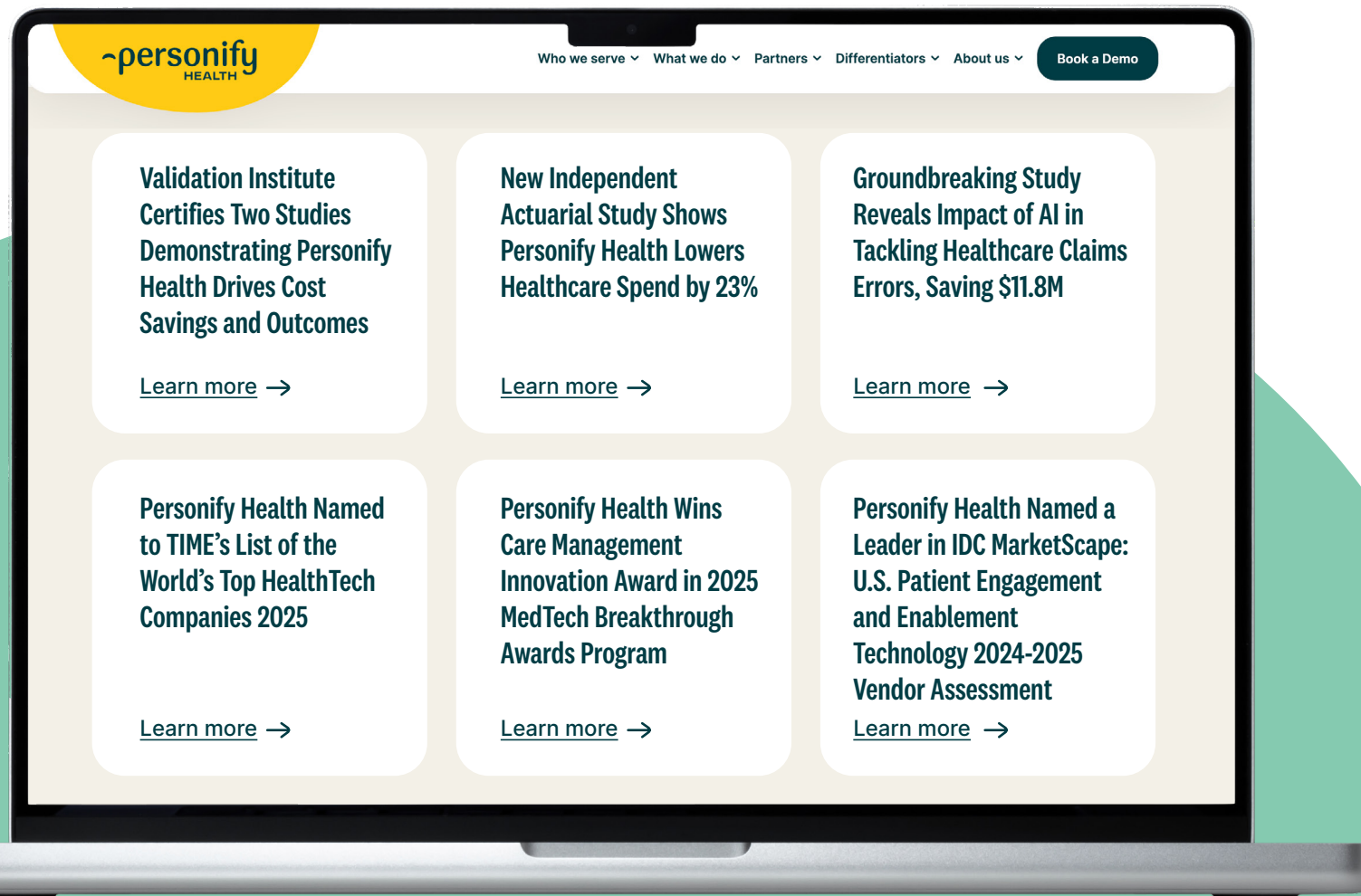
**42%** formed new connections with colleagues, indicating a shared and supportive wellbeing culture had begun to form.



## Real, validated results and ROI

The best TPAs don't only deliver meaningful cost savings and health improvements. They put their solution models to the test by inviting analysis, review, and validation by independent third parties.

As you consider choosing a TPA partner, "trust but verify" is a smart way to determine whether the performance and results you're being pitched is likely to play out in practice.



## Earning partnerships through performance

Ask our employer clients and broker allies what makes Personify Health a smarter TPA. They'll tell you we consistently earn their trust as a strategic partner by delivering the expertise, capabilities, and execution that matter most to self-insured success. That includes:

- A single, personalized health platform that executes and optimizes clients' benefits strategies.
- Ability to evolve network configurations and adopt plan design innovations for maximum flexibility and customization — and minimal disruption to core administration and member services.
- Always-on clinical guidance and support that improves care decisions and health outcomes while lowering avoidable spend.
- Proactive cost containment, utilization management, and care navigation to high-value care, controlling costs before they occur.
- Connected, intelligent technology infrastructure that allows meaningful application of AI and highly efficient integration of new partners and capabilities.
- Insightful strategy planning and plan performance reviews, with actionable insights that demonstrate value, inform plan optimization, and proactively address evolving client needs.
- Information security and regulatory compliance that meet the highest global standards.
- A dedicated Strategic Account Executive, Account Manager and Client Success Team for each client we serve.

95%+

client retention

60+

years TPA experience

\$60M

R&D investment



## Choose a smarter TPA

To achieve self-insured benefits success, a lot hinges on the choice of TPA partner.

For employers, there's the potential to reach beyond restrictive carrier models and basic administration services toward a true partnership that enables improved benefits flexibility, cost control, and health outcomes. For brokers, there's the opportunity to bring a uniquely capable, innovative solution to the table. A solution that can help solidify, even future-proof, client relationships.

Thousands of firms offer some level of TPA services. The choice is whether to opt for that basic level of service or aspire to next-level value and results.

Whether to choose a traditional TPA — or a smarter one.

# About Personify Health

By bringing industry-leading third party administration, prevention, care navigation and advocacy together, all in one place, we have created the industry's first and only personalized health platform. With decades of experience and global operations, we empower diverse and unique businesses—and diverse and unique people—to engage more deeply in health at a lower cost. Through our proprietary combination of data-driven personalization, science-backed methodology, and concierge-level clinical expertise, our end-to-end platform makes it easier to proactively address people's needs across their lives. With a personalized, holistic, and powerfully simple experience, we are redefining industry expectations and what it means to manage health.

Let's connect →

Learn more at [personifyhealth.com](https://personifyhealth.com)



~personify™  
HEALTH