



eBook

The Prevention Mandate: An Employer's Framework for a Healthier Workforce

Why employers must take a stand for lower
costs, better outcomes, and healthier people



Advancements like GLP-1s, cell and gene therapies (CGTs), and companion diagnostics have all transformed healthcare, sometimes (in the case of CGTs, at least) in a single, curative dose. They've also got the whole world talking about them, fixated on what the "next big therapeutic" might be, how it will help, whether it will be covered, and what it will cost.

But amid the significant attention given to these exciting innovations, some experts worry that we're losing sight of the foundational tenets of health and prevention. What's needed, they say, is to redefine and reimagine health engagement across three important areas:

- **Holistic health**, including nutrition, exercise, stress management, and social wellbeing
- **Condition management**, including preventing and managing chronic diseases
- **Longevity**, including helping people not just live longer—but thrive longer, too

There's evidence that these important areas are in decline. For example, 66% of people think weight loss medications work better than diet and exercise—and many primary care doctors express concerns that patients want quick pharma fixes instead of being willing to make lifestyle changes. Niche wellness communities such as those for biohacking and nootropics have also emerged, which (while helpful in some cases) can make it more difficult to separate truth from fiction in health and wellbeing.

Reduced healthcare utilization is another concerning sign: The number of people saying they've had a healthcare visit or screening declined 10 percentage points from 2024 to 2025. Kids between 12 and 17 have also been getting fewer checkups, according to the Office of Disease Prevention and Health Promotion.



The number of people who are getting preventive care has gone down 10 percentage points.

These trends are problematic for self-funded employers, who face an estimated 9% higher healthcare costs from 2025 to 2026. Sure, those businesses may be contending with a handful of high-cost claims from treatments like cell therapies—sometimes priced at more than \$1 million per dose. But even though these costs are high and gradually growing, they're only a third of healthcare spending. The bigger, more consistent cost drivers are right in front of us: the chronic diseases that impact 3 in 4 people.



Employers' main cost drivers: chronic diseases that impact 3 in 4 people.

Often, these diseases and their associated costs are preventable through healthy lifestyle behaviors—the same ones consumers might be pulling away from in this so-called "gilded age" of life sciences. In this light paper, we'll explore the contributors to these trends and how businesses can get their people better engaged in holistic health, condition management, and longevity.

Holistic healthcare—what it was, what it is

The idea of “preventive care versus sick care” became a rallying cry in the late 2000s. But now, some experts say the conversation is evolving as consumers step away from traditional prevention and toward more specific health and wellness trends.

These shifting interests include everything from attention-grabbing topics like precision medicines and GLP-1s to alternative wellness communities made popular by social media. Such emerging trends aren’t all bad, of course. They’re getting the workforce engaged in their own healthcare where they previously weren’t. And some activities, like cold plunging, originate from ancient healing methods known to reduce inflammation.

But by and large, these shifts in wellness culture can create troubling effects in employee wellbeing, outcomes, and costs when they involve unhealthy lifestyles.

Consider, for example, trends in behaviors like exercise. Physical inactivity increased by five percentage points between 2010 and 2022. Ultra-processed foods make up 55% of daily plates, and dietary supplement use is trending up as fruit and vegetable consumption declines. The number of adults without close friends has gone from 3% to 12% since 1990, marking a so-called “friendship recession,” even as research confirms that social connections are the #1 thing that promotes a healthy life.

Popular culture has started to reflect these shifts. One Atlantic piece recently asked, “In the Age of Ozempic, What’s the Point of Working Out?” And social

media influencers now make a living off of promoting fad wellness and other questionable health claims.

The foundations of good health—like nutrition, exercise, and social connections—are in jeopardy.

As for employers, these developments are putting them in a difficult spot, notes Kristen Larson, Senior Vice President of Client Growth at Personify Health. She notes that healthy behaviors like smoking cessation and nutrition have been a fixture in employee health offerings for decades, but emerging pressures are now competing for those dollars and attention.

“Employers are indeed facing short-term costs, but holistic health is a long-term move that plays out in cost avoidance,” she said. “And that cost savings over time can be significant, which is why overlooking employees’ health engagement can be a risk.”

Prevention may be evolving, but it’s not gone, and employers can help reverse these trends by reimagining holistic health. By reframing prevention away from a “basic” means of good health toward something more modern and relevant, they can save costs while supporting their people.

By reframing prevention away from a “basic” means of good health toward something more modern and relevant, employers can save costs while supporting their people.

Shifting perceptions in condition management

If the gradual decline in holistic health is one concern, the surging rate of chronic diseases is another. It creates a compounding cycle. Each new condition amplifies vulnerability: One diagnosis can heighten the risk of another, accelerating frailty, illness, and complexity. All too often, these conditions are detected late, when affordable frontline therapies may be less effective.

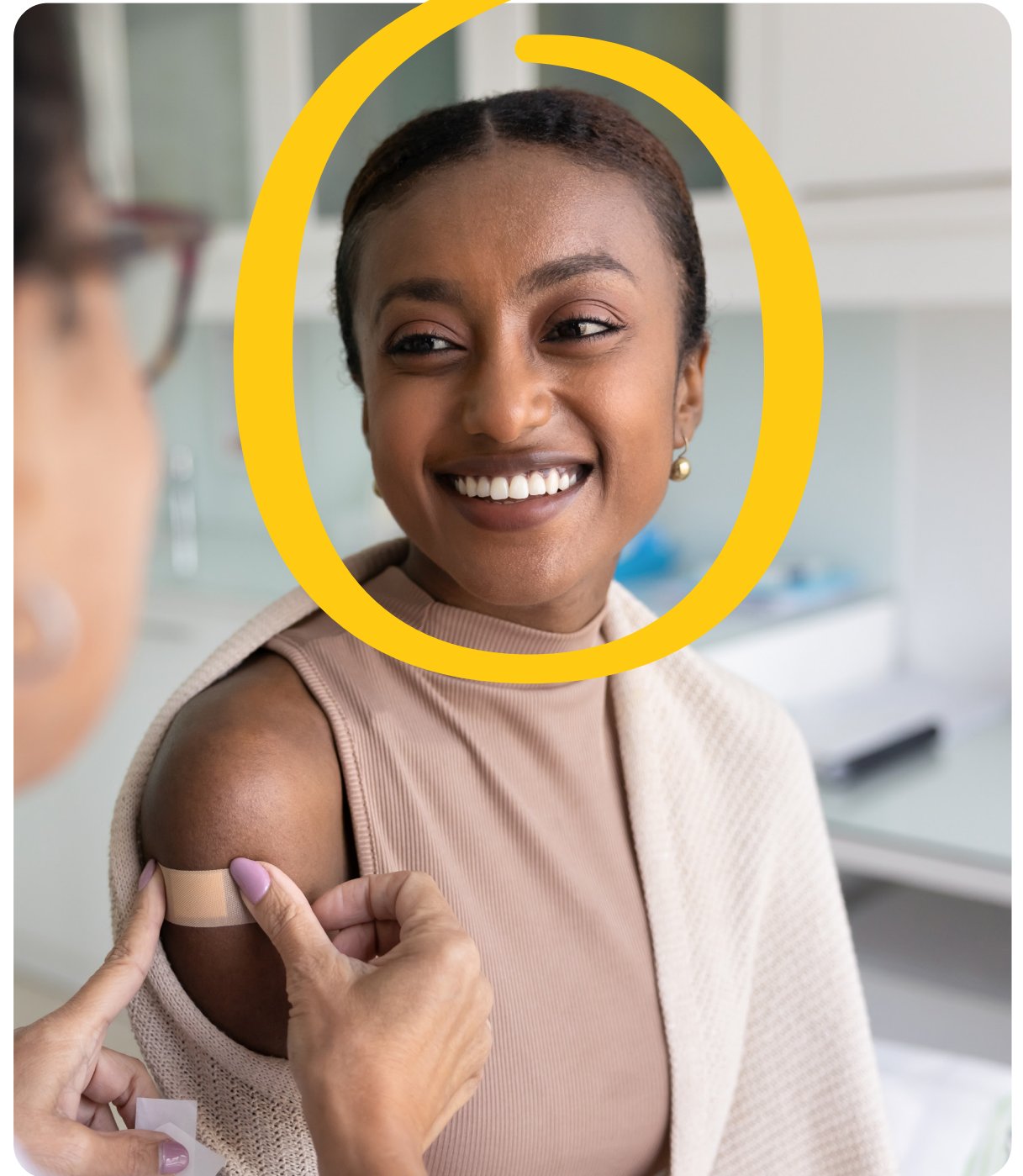
Thus, alongside holistic health and longevity, employers should consider condition management as another critical component of health engagement and prevention.

We know, for example, that 40% of people are obese, and 42% have two or more chronic conditions. Mental health challenges are increasingly part of this health profile, with 42% of people reporting symptoms of depression (a jump from 28% in 2011).

We also know that these challenges are hurting self-funded employers. According to the Business Group on Health, cancer is the top cost-driving condition. Employers have also sounded the alarm about worsening population health in other areas like cardiovascular and metabolic conditions.



Health care costs rose by nearly 8% in 2025, the steepest increase in more than a decade, while cancer continued to rank among the top cost drivers for employers.



While treating chronic conditions can be complex, the underlying causes are often surprisingly straightforward. Jeff Jacques, MD, Chief Medical Officer at Personify Health, explains:

“We’re seeing that population risk often comes down to a handful of behaviors—tobacco use, poor sleep, stress, and physical inactivity,” he said, “These root causes create chronic inflammation, which drives the onset and progression of about 70% of chronic diseases.”

Systemic chronic inflammation may be a contributor to 70% of chronic diseases.

Dr. Jacques emphasizes that this is where employers should focus—in using incentives and data-driven strategies to help employees prevent and manage conditions before they worsen. By elevating condition management as a critical factor in health engagement, employers can seize opportunities to make their refreshed messaging resonate more effectively.

Longevity: Extending healthspan, not just lifespan

Longevity is the third factor employers should consider as they reimagine their approach to health engagement. This starts with the pursuit of living and living well.

Longevity is a topic that deserves employers’ attention because healthspan starts now. With the rise in certain illnesses among younger populations plus a multi-generational workforce, this is relevant to all.



Sadly, the final 12 years of Americans' lives—on average—are spent in poor health. Accordingly, healthy aging has become a frequent topic of interest, with conversations around menopause and cognitive health finally getting the mainstream airtime they deserve.

On average, the final 12 years of life are spent in poor health.

But longevity isn't just something meant for one demographic over another. With today's multi-generational workforce, employers should prioritize longevity at any age, especially given the increasing prevalence of diseases like colon cancer in younger people.

As for how employers can promote a better healthspan among their workforce, Dr. Jacques points again to the evidence-based tenets of sleep, nutrition, exercise, weight management, heart health, and stress reduction. If a modern landscape of niche wellness trends promises improvements in those behaviors for longer, better lives, it's worth exploring, he added.

"Employers should identify which strategies are truly worthwhile and find ways to integrate them—whether by offering benefits directly or through partners," said Dr. Jacques. "It's about building on the basics we all know—healthy eating, regular exercise—and adding the next level of meaningful engagement."

"That's where we stake a claim in the future of whatever health engagement becomes."

Why employers must take a stand

As new cost-reducing initiatives take shape, they shouldn't displace wellbeing. Rather, wellbeing should remain a priority alongside other emerging demands because wellbeing is prevention. Indeed, investing upfront in people's wellbeing allows organizations to recover savings in a healthier, more satisfied, and more productive workforce.

Globally, these investments have been found to bring in nearly \$12 trillion in value. And in a study conducted with Merative Marketscan®, employers could lower their total healthcare costs year over year by 14% with wellbeing support. Plus, employees had 23% more preventive visits, such as mammograms and cholesterol screenings—helping stave off the broader utilization crisis.

Additionally, employers are uniquely situated against the declining interest in wellbeing and prevention given their influential role in healthcare benefits and in employees' lives. **They must take a stand to redefine health engagement for their workforce.**

Employers are uniquely positioned to help reverse worrying trends and reconnect employees to holistic health, condition management, and longevity.

Of course, many employers are already taking steps to support wellbeing. Nearly all (9 in 10) employers expect to sustain physical health initiatives in 2026, and wellbeing itself is a top priority for executives. Employers are also seeing health prevention as a holistic initiative, with an increased focus on mental healthcare.

So they're doing a lot as it is. What else can they do? Personify Health experts offer these tips:

01 Focus on what matters.

Define and concentrate efforts around these three areas: holistic health, condition management, and longevity. Reframe the conversation less around traditional, “basic” wellbeing toward language that’s more modern and contextually relevant to employees’ daily lives: healthy aging, thriving, and preempting disease.

02 Optimize employee health spend

New priorities and demands are competing for wallet share, but they shouldn’t replace health and wellbeing given its known value. Continue investments in preventive care alongside priorities like stop-loss coverage for a more well-rounded benefits program that dually targets cost reduction and cost avoidance—and measure accordingly.

“Don’t overlook the impact of cost avoidance,” Larson said. “Are you seeing moderate-risk members stay moderate or even move into a low-risk state rather than becoming high-risk? Can you benchmark that against predictive models that suggest an absence of anything? Being able to point to those trends can really help these value drivers stand out.”

03 Be data informed.

New opportunities in automation make prevention and health engagement more scalable, accessible, personalized, and measurable across the workforce. Often, that starts with the data, Larson emphasized.

“Understanding your population using available data is critical,” she said. “Can you find trends in the historical use of your benefits programs? Do you know something from a health risk assessment standpoint? Can you leverage social determinants information to understand what’s happening in the local communities? Leveraging that information at the onset is critical not only for your shopping strategy, but also in your application strategy thereafter.”

Supporting utilization through engagement and personalization

Checklist for solution

- ✔ Integrated platform
- ✔ Single sign-on
- ✔ Partner ecosystem
- ✔ Personalization
- ✔ Built with behavioral science
- ✔ AI-enabled scalability

Despite investments, employers increasingly see low engagement in their wellness solutions. It stands to reason, then, that even if employers prioritize holistic health, condition management, and longevity—and sustain those investments

long-term—they might not see value if they lack the right technology in the first place.

Dispersed point solutions are one reason why. They add additional burdens to organizations and employees through increased logins, contracts, and complexity, while delivering diluted and inconsistently measured value. By contrast, engagement through a single, integrated platform with a partner ecosystem (like Personify Health) doesn't face those barriers. In fact, some partners have seen up to 64% higher utilization when integrated through Personify Health versus standalone solutions.

A lack of personalization is another reason why tech solutions can see low engagement. Personalized approaches should reflect a diverse workforce, as well as one that's increasingly remote and hybrid. In one survey, 82% of employees said they would use their benefits more if they had personalized support. People from marginalized groups, including neurodivergent, LGBTQIA+, and others, may especially benefit from a personalized approach.



A program and technology built around behavioral science can further support engagement. Personify Health uses behavioral science methodologies as appropriate, from nudges and incentives to reminders, motivations, and encouragement to do the things they need to across holistic health, condition management, and longevity:

- Scheduling screenings and checkups
- Accessing nutrition education
- Encouraging more physical activity
- Participating in wellness coaching

In particular, automation is what makes personalization more achievable across an entire workforce, notes Larson. It's not a replacement of the human experience, but rather, a hyperscaler of it.

“Tech enabled by AI and human experience is important,” she said. “Empathy is a key part of creating behavior change with an individual. AI is key to personalizing that experience at a workforce-wide scale. That blend of AI-powered technology with human-led empathy is where we’re seeing the most dramatic behavior changes happen.”



Q&A With Personify Clinical Board

At Personify Health, clinical expertise isn't an afterthought—it's the foundation. Our Clinical Board brings 140+ years of hands-on experience across internal medicine, population health, occupational health, preventive and lifestyle medicine, nursing, and behavioral science. These leaders don't just advise—they shape every solution we build.

1

People aren't getting checkups and screenings as much as they used to. Why?

"Absent a consistent voice of authority, there is no effective persuasion, and so more and more people are 'opting out' of recommended approaches and choosing their own path... Evidence-based screening and immunization saves lives, and in opting out of such practices, lives are being put at risk."

- **David L. Katz, MD, MPH, FACPM, FACP, FACLM (Specialist in Internal Medicine, Preventive Medicine/Public Health, and Lifestyle Medicine)**



2

What's the difference between prevention and wellbeing?

"Prevention generally denotes actions taken such as exercise, eating well, and making lifestyle choices that lead to a healthy mind and body. Wellbeing, on the other hand, involves happiness, health, social connectedness, and leading a life of purpose. Prevention and wellbeing coexist on a continuum where prevention is seen as a driver of health and wellbeing ensures the mind-body connection that fuels a person's mental health, feeling of life satisfaction, and purpose."

- **Jitana Bagomolny, DNP, MBA, RN, NEA-BC, CCM (Vice President, Care Management Solutions)**



Q&A With Personify Clinical Board



3

As consumers demand “quick fixes” instead of healthy behaviors, how can employers draw people back into preventive care?

“[Meet] the consumer demand for short bursts of information that are easy to consume by providing short reels with evidence-based information...This allows for factual education that does not overwhelm an individual, making it more likely that the individual will view and absorb the content.”

– Jitana Bagomolny, DNP, MBA, RN, NEA-BC, CCM

“The battle to achieve effective prevention at [a] population scale involves improving access to care, ensuring that everyone has health insurance, and many other factors. But above all, now, it is a battle to elevate signal above noise—to elevate science, sense, and expert consensus about propaganda, ideology, and hucksterism so that the value proposition and actionable elements of effective prevention are clear and accessible.”

- David L. Katz, MD, MPH, FACPM, FACP, FACLM (Specialist in Internal Medicine, Preventive Medicine/Public Health, and Lifestyle Medicine)

Take the first step with Personify Health

Wellbeing is evolving toward a more modern, culturally relevant movement—and that's a good thing. But in this new landscape, employers should take a stand to help employees feel more connected to their own health. Focusing on holistic health, condition management, and longevity will be key, as will an integrated, personalized solution that uses behavioral science to encourage and engage employees on their journey toward better wellbeing.

If you'd like to get started, learn how Personify Health can help at <https://personifyhealth.com>.



About Personify Health

Personify Health makes health simpler, more engaging, and definitely personal. We created the industry's first – and only – personalized health platform to help health plans shift how their members approach health. By meeting people where they are, we make it easier for members to build healthier habits and prioritize their wellbeing every day.

Our platform supports the full health continuum, combining cutting-edge AI with compassionate human expertise to deliver a complete ecosystem of solutions, partner integrations, and connected services—all proven to drive measurable, independently validated clinical outcomes. For health plans, that means a powerful way to elevate Star Ratings, strengthen HEDIS performance, and reduce costs, while delivering member experiences that feel intuitive, supportive, and built around real needs.

Let's connect →

Learn more at personifyhealth.com



~personify[™]
HEALTH