

Health coaching as a risk management strategy

How coaching drives clinical improvement among higher-risk members and protects the health of lower-risk ones.





Executive summary

Ask most organizations how they know their health strategy is working, and you'll hear the same thing. They'll tell you how many members got better, how many lowered their blood pressure, how many got more active, and who closed gaps in care. Those wins matter because they're the most immediate proof that your programs are working.

But here's what that story misses:

Population health has two sides: getting better and staying better. At scale, preventing 10,000 lower-risk members from moving into higher risk categories can matter just as much as helping 1,000 higher-risk members improve. The organizations reshaping their long-term risk profile? They're managing both.

That's the power behind coaching at Personify Health. Our coaching model is built to drive durable engagement through one-on-one human

support that meets members where they are. For higher-risk members, that means guidance through real clinical breakthroughs. For lower-risk members, it means reinforcing the habits that keep them on track.

This eBook is the product of the [Personify Health Insights Lab](#), our team of data scientists, health economists, and analytics experts who analyzed our coaching outcomes across our Book of Business, examining industry trends, year-over-year outcomes, and risk patterns. The results reflect what happens when coaching is delivered by our certified health coaches, supported by our integrated platform, and grounded in the behavioral science behind our approach.

In the pages that follow, we'll show you exactly why organizations serious about managing population risk need coaching at the center of their strategy.

Because managing population health isn't just about helping people get better. It's about making sure they stay that way.

Coached members don't just engage more. They engage *with* more.



What the data shows:

Coaching doesn't just drive participation—it deepens engagement across our all-in-one, **personalized health platform**. Members who work with a Personify Health coach engage more consistently, explore more of the platform, and stick with healthy behaviors over time. That sustained engagement is what turns a collection of tools into lasting change.

These results reflect a coaching model that's fully integrated into the platform experience, not bolted on as a separate service. Because our coaches, digital Journeys, and partner programs all live within a single ecosystem, coaching doesn't just support behavior change on its own. It activates everything around it. That's a compounding effect you can't replicate by adding a third-party coaching vendor alongside disconnected tools.

Coaching multiplies platform engagement



2.3x higher overall platform engagement



4.2x more Journeys completed per year



3x more daily cards completed per month



3.5x more likely to explore partner programs

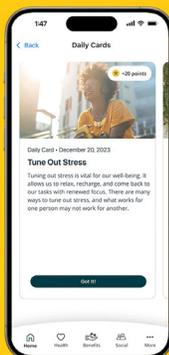
Coaching drives deeper engagement across the entire wellbeing experience

Behavior change rigor

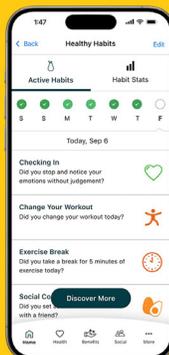
Holistic & evidence-based

Rich depth & breadth

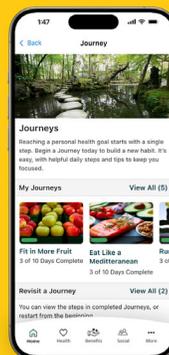
Microlearning to inspire action



3,000+ Daily Cards

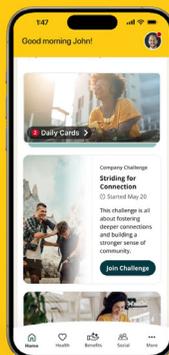


300+ Healthy Habits



120+ Journeys

Social to connect and motivate

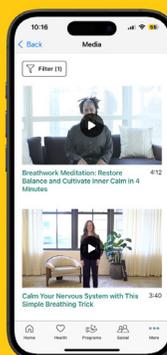


200+ Challenges



Friends & Family

Engaging



Media Library

Coaching amplifies outcomes across health risk levels



Health maintenance (Staying well)

Before comparing coached members to non-coached peers, let's look at how coached members did on their own. Among those starting at low risk, the vast majority maintained or improved their health year over year, measured against their own baseline. Now that might sound obvious, but it isn't a given. Health naturally declines and drifts toward higher risk over time. Meaning, staying well is an outcome, not a default.

60-70% maintained low biometric risk year-over-year

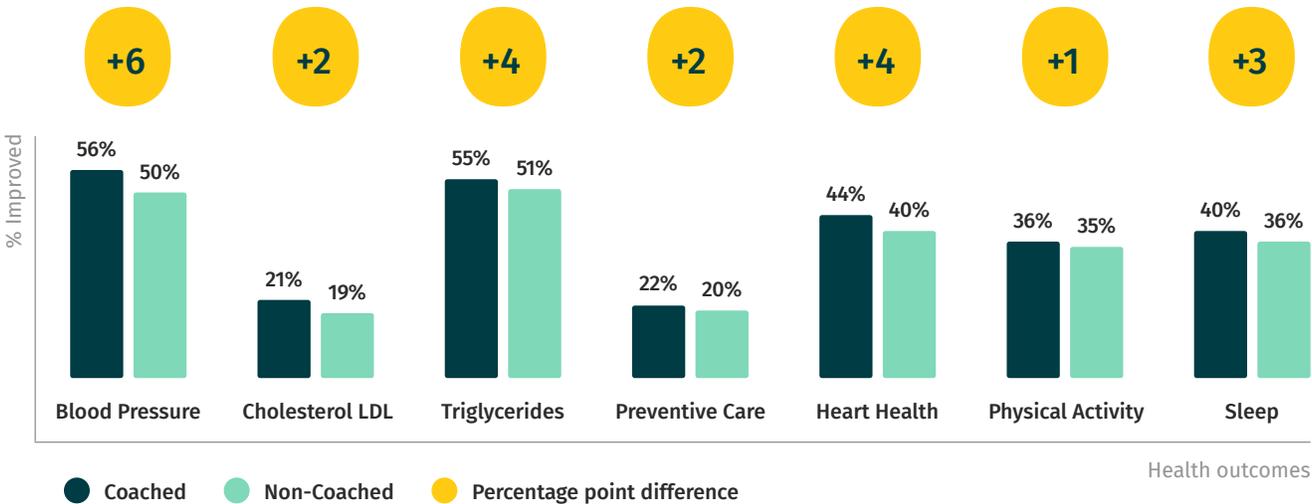
70-80% maintained low risk across key Health Risk Assessment (HRA) domains

Health improvement (Getting well)

Both coached and non-coached members on the Personify Health platform see meaningful clinical improvement. Especially those starting at moderate or high risk. As you can see in the graphs below, the platform delivers results on its own. Coaching accelerates them. Across various health domains like blood pressure, heart health, preventive care, and physical activity, both groups improved, but coached members improved at an even greater rate.

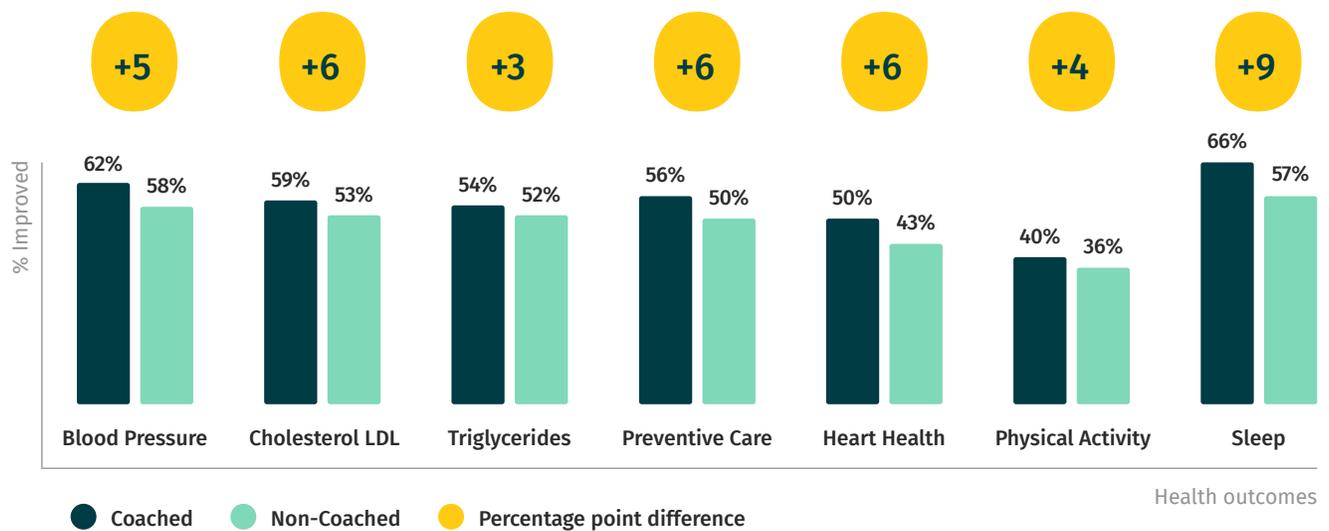
Coaching enhances percentage point improvements across all categories

Health improvements in moderate risk coached vs. non-coached members



See next page for methodology

Health improvements in high risk coached vs. non-coached members



Methodology: Results reflect a 2023–2024 Book of Business analysis comparing members with ≥3 coaching sessions to matched non-coached peers. Groups were matched using propensity score methods and analyzed using difference-in-differences to adjust for baseline differences (age, gender, region, engagement, preventive care indicators).

Small shifts drive big cost savings

The clinical improvements coaching produces aren't just statistically meaningful. They're financially meaningful. Industry research shows that even modest gains in the domains where coached members improve most can translate to significant employer savings:

- A 5-percentage-point improvement in blood pressure control is associated with **\$500 per employee per year in cost savings.**
- A 1% reduction in cardiovascular disease risk can **save \$1,224 per individual annually.**
- Moving employees from inactive to active can **save an average of 26 cents per hour worked in sick leave and healthcare costs** — savings that add up fast at scale.
- More than half of catastrophic claims exceeding **\$50,000 are associated with a missed screening appointment in the prior year** — meaning even small increases in preventive care uptake can help employers avoid their most expensive claims.

+5pp* in blood pressure = \$500 PEPY savings

At scale, population health is shaped as much by preventing setbacks as by driving improvement. Our coaching model delivers on both.

*+pp = percentage point difference

Population risk doesn't shift by accident. Here's the strategy behind it.

These results matter not because any single metric is running off the charts. They matter because they show something most wellbeing strategies don't — the ability to shape population risk over time. But not every coaching program will produce these patterns.

These outcomes show how Personify Health's coaching model works across the full risk spectrum—and why coaching plays a different strategic role. Seen through this lens, **coaching is not simply a behavior-change tactic. It is a risk management strategy.**

What coaching IS doing

- ✓ Improving health outcomes where risk is elevated
- ✓ Preventing regression where health is already stable
- ✓ Influencing risk trajectories across the population

What coaching is NOT doing

- ✗ Large, short-term shifts
- ✗ Isolated wins in a small group
- ✗ One-time remediation

How to apply these findings to your coaching strategy

1 Treat coaching as a risk-management strategy

When organizations add coaching to their benefits package, it's often positioned as a supportive perk, something nice to offer, but not central to the health strategy. That framing sets it up to be evaluated like a nice-to-have, which makes it one of the first things on the chopping block when budgets tighten.

What the data shows:

Across our coaching population, we see coaching drive improvement among higher-risk members and sustained health among lower-risk members. That dual impact is what makes it a population risk-management lever, one that shapes how risk evolves over time rather than reacting once it shows up in claims.

What to do differently:

If you're evaluating coaching, don't slot it into your benefits lineup as a standalone wellbeing add-on. From the start, position it alongside prevention, chronic condition support, and care navigation. Build the internal business case around risk management, not engagement perks. That distinction will help shape how leadership evaluates it, funds it, and measures its success down the road.

2

Use coaching to increase the return on existing investments

Wellbeing tools, clinical programs, and preventive services often underperform because utilization is inconsistent.

What the data shows:

In our model, coaching acts as a catalyst, helping members engage more meaningfully with the benefits already available to them. That means coaching doesn't just deliver its own outcomes. It helps your existing investments work harder.

What to do differently:

Before you implement coaching, map it against the programs you already pay for. Identify where engagement or utilization is falling short, whether that's preventive screenings, condition management programs, or digital health tools. Then structure coaching to plug those gaps from day one. When you evaluate vendors, ask specifically how their coaching model integrates with and reinforces your broader benefits ecosystem, not just what coaching delivers in isolation.



3

Set up your measurement framework for long-term value, not short-term spikes

Success is often measured by short-term health improvement rates or participation spikes.

What the data shows:

At population scale, our coaching models greatest value comes from consistent, incremental improvements and high rates of health maintenance. These are the patterns that reduce future risk exposure — even when individual percentage-point changes look modest on paper.

What to do differently:

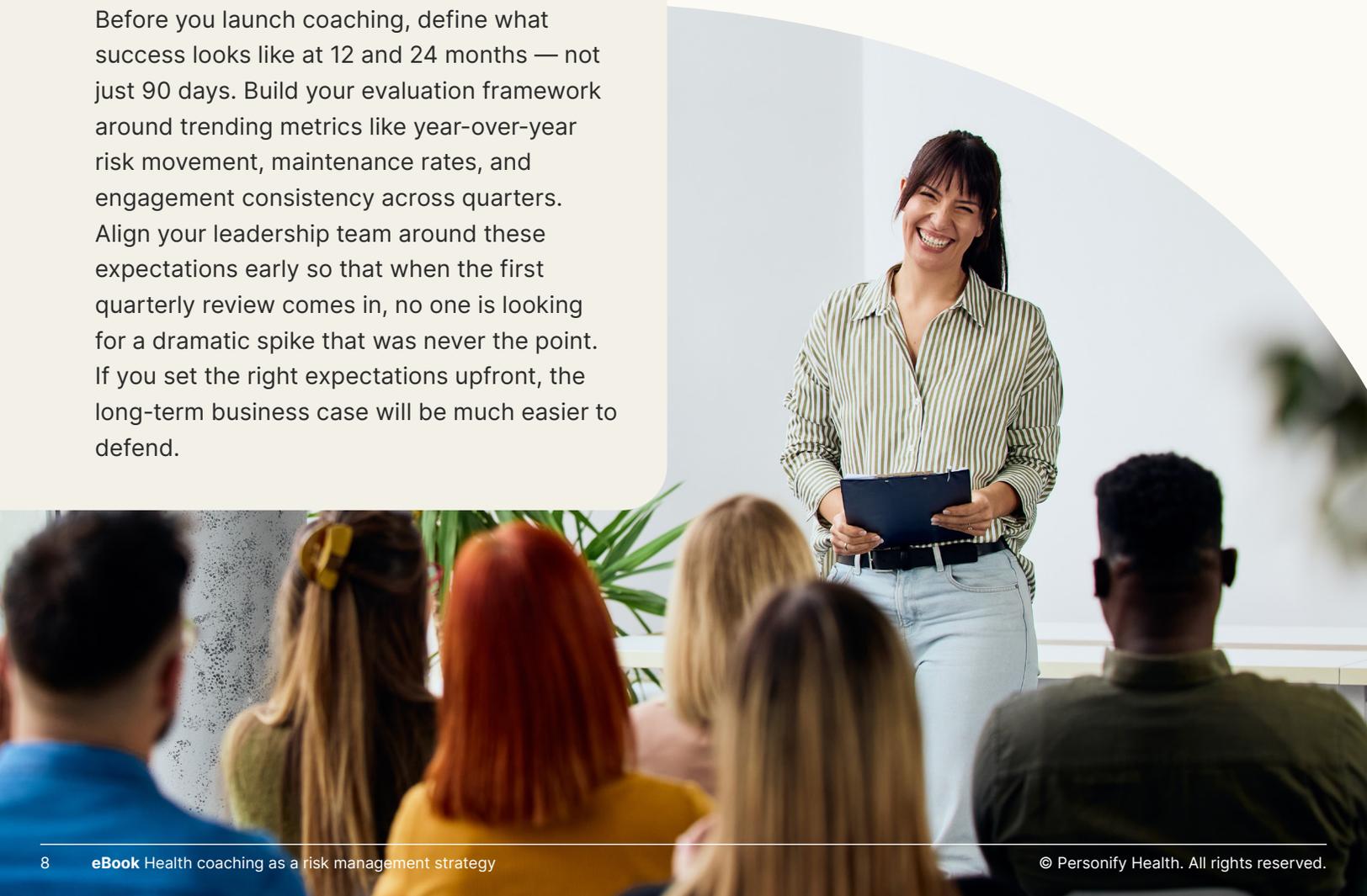
Before you launch coaching, define what success looks like at 12 and 24 months — not just 90 days. Build your evaluation framework around trending metrics like year-over-year risk movement, maintenance rates, and engagement consistency across quarters. Align your leadership team around these expectations early so that when the first quarterly review comes in, no one is looking for a dramatic spike that was never the point. If you set the right expectations upfront, the long-term business case will be much easier to defend.

Rethinking how wellbeing impact is measured

If coaching outcomes challenge how success is typically defined, the same is often true across health and wellbeing programs more broadly.

This guide explores how employers can move beyond short-term metrics to evaluate what really matters — durability, prevention, and population-level impact — across their wellbeing investments.

[Read the Impact Report Guide](#)



The secret sauce behind better outcomes

The outcomes shown in the previous pages don't happen by chance. They come from how coaching is designed and delivered. Personify Health coaching combines human connection, behavioral science, and platform integration to support real-world change that lasts.



Real consistent human support

Not one-off check-ins or scripted touchpoints, but real relationships. Most coaching providers contract their coaches out, so members get a different person every time they connect. Personify Health does it differently. Our coaches stay with their members long term, building relationships rooted in trust, context, and accountability — the kind that holds up when life changes and motivation fades.

Jackie immediately put me at ease and made me feel like I was talking to someone I had known for a long time! She is helpful in guiding me toward my goals, encouraging and knowledgeable.

— Coaching member



Credentialed & quality assured

Our coaches are NCQA-certified, and many of them hold advanced degrees and professional certifications. This ensures our coaching quality isn't left to chance and helps organizations deliver reliable outcomes across a diverse workforce.



Grounded in behavior science

Evidence-based approaches designed to support habit formation, adaptability, and long-term behavior maintenance.



Integrated into the member's health journey

Rather than operating as a standalone service, coaching is woven into the integrated Personify Health platform, uniting human guidance, digital Journeys, and partner programs in a single, personalized experience.



Support that fits real life

Flexible, multi-channel coaching via phone, text, or in-app messaging, making it easier for members to stay engaged over time.



What real members say about the coaching experience

73

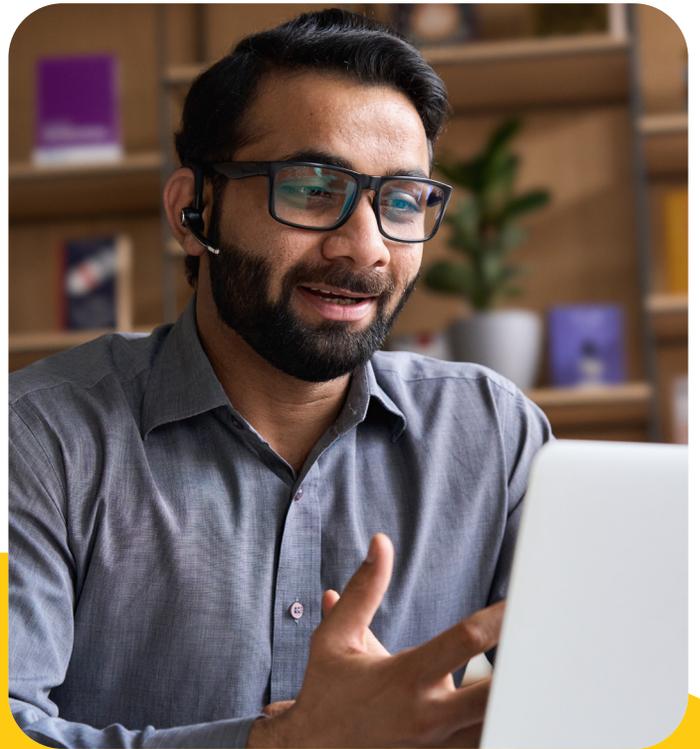
Net Promoter Score for the coaching experience

53%

agree that coaching makes their company a better place to work

60%

agree that coaching is a valuable investment



Give your health strategy an upgrade

Coaching isn't just a tool for behavior change. It's a proactive risk management strategy. And it's how the best organizations are making healthiness happen.

At Personify Health, with over 80,000 coached members, we've seen firsthand how coaching can transform population health and build a happier, healthier, and more resilient workforce.

If you're ready to learn more about how coaching can drive these results for your organization.

Let's talk →



About the Personify Health Insights Lab

The Personify Health Insights Lab is dedicated to delivering data-driven insights that demonstrate measurable value, support organizational performance, and quantify improvements across the extensive Personify Health network.

By equipping decision-makers with robust analytics and evidence-based results, the Insights Lab empowers organizations to achieve operational excellence and drive strategic success. The team is comprised of highly skilled data scientists, actuarial experts, PhDs, and analysts, collectively bringing over 200 years of experience across health technology, analytics, and retail sectors.

About Personify Health

By bringing industry-leading third party administration, holistic wellbeing, and navigation solutions 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 talk →

Learn more at personifyhealth.com

