



Guide

Healthcare is broken - here's what it takes to prove your health & wellbeing program isn't

Healthcare costs are climbing at a rate most benefits strategies weren't built to handle. Here's what's broken, what must change, and what employers who get it right are doing differently.

Adapted from the keynote session "The Personify Why" presented at Thrive Summit 2026



If you've ever sat in a budget meeting defending your wellbeing program – armed with engagement numbers, participation rates, and a wellness vendor's ROI slide – and still walked out without a clear answer to “Is what we're doing actually working?”, you already know the problem...

That meeting happens in boardrooms across the country every year. And the frustrating truth is: **the problem isn't your program. It's the system those programs were built on.**

Healthcare in America is structurally broken in ways that have compounded for decades.

- Benefits stacks have grown into sprawling collections of point solutions employees don't use
- Employers are spending more and more and seeing less return than ever
- And somewhere in the middle of all that complexity, the people who need care are getting lost

Employers are now at the center of that storm. And the cost of staying the course is no longer just financial – it's strategic.

Here's what's broken, why it matters, and what must change.



“If employers continue to buy healthcare the same way they have for the past 10 years, they're not going to have a different outcome.”



\$50K

The number that changes everything.



In **6.5 years**, employer healthcare costs for a family of four are projected to cross \$50,000 per year. That's two RFP cycles. That's how much time employers have to dramatically change the trajectory of healthcare for their people and their business.

The clock is ticking.



By the time you intervene, the spend is already locked in

Healthcare costs don't spike overnight. They creep.

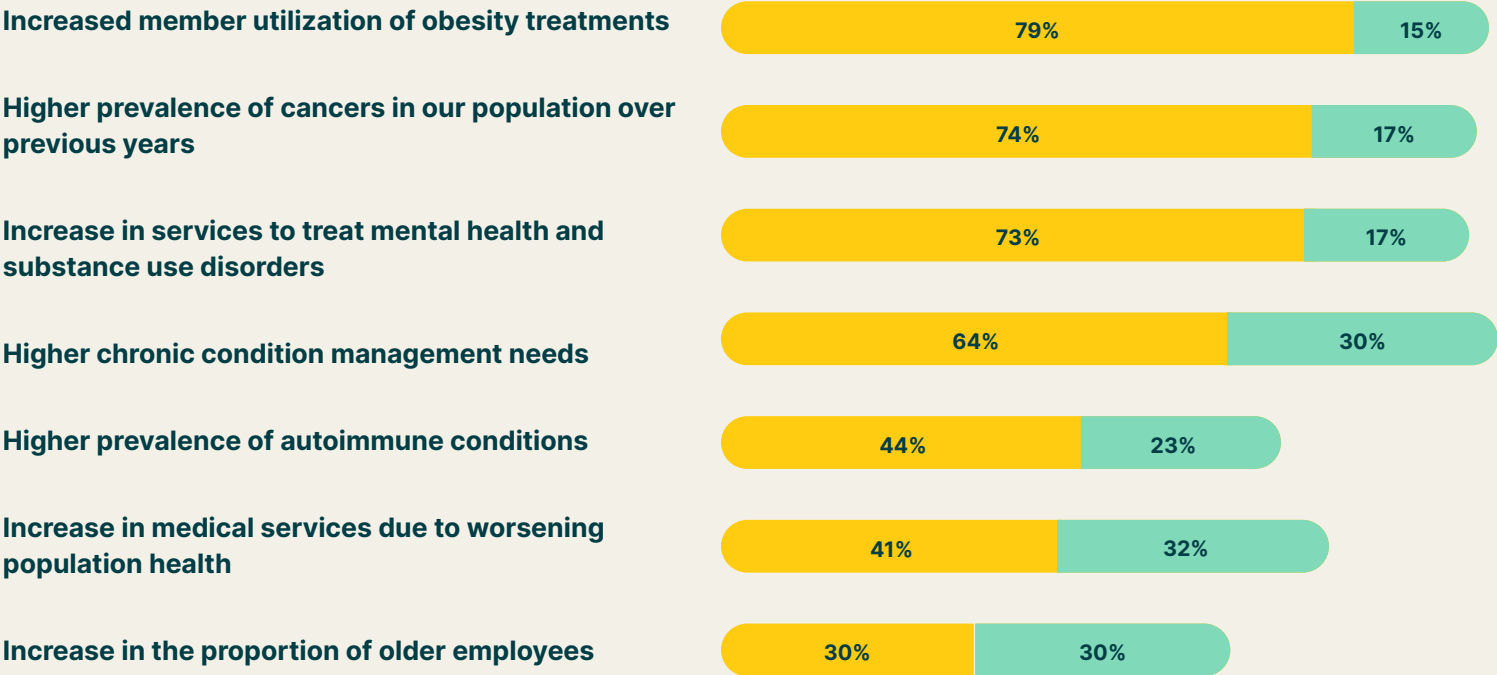
Someone develops pre-diabetes. They gain weight. Their blood pressure climbs. And before you know it, a \$4,000-per-year employee is now a \$20,000 case – and that progression can happen quickly, without a single intervention along the way.

Multiply that across a population of hundreds or even thousands of employees, and you're not looking at a benefits problem. You're looking at a cost trajectory that will redefine your organization's financial health.

The real problem: most systems aren't built to catch people in the emerging or moderate risk stages, those moments when intervention is still relatively simple and cost-effective. By the time a claim is filed, the spend has already happened. You're reacting, not preventing.

Health is on the steady decline...

● Currently seeing impact ● Anticipate seeing impact



Wellbeing investment is up, employee health is going down

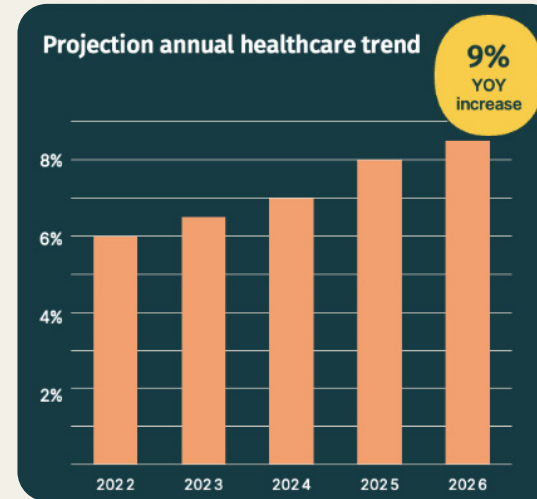
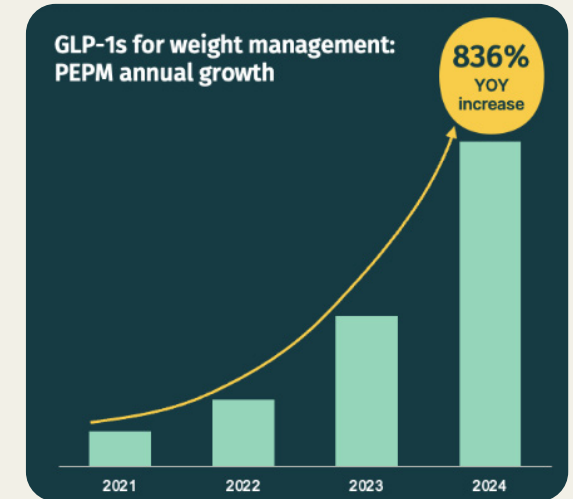
Employers have been investing in wellbeing for decades. They've built out benefit packages, launched programs, and rolled out point solution after point solution. And yet, obesity rates are rising, behavioral health needs are growing, chronic conditions are worsening, and year-over-year healthcare cost increases are running 9-10%.

The investment is real. The intention is real. But health is still declining. Why?

GLP-1 drug spend alone is reshaping employer pharmacy budgets at an extraordinary pace with stop-loss markets tightening and some major medical reinsurers pulling back from the segment entirely because they can no longer price the risk with confidence.

The deeper problem is fragmentation. Over the past 15 years, it became common for employers to stack 20, 30, sometimes more point solutions on top of each other — each solving a discrete problem in isolation, none of them talking to each other. Rather than an intentional health strategy, we're seeing health patchwork.

Healthcare costs are on the steady incline...



A patchwork solution can't move population health. What does? Broad engagement across the entire population – not just the sick, not just the motivated – before risk escalates.

Engagement metrics alone won't save your budget – and finance leaders know it

Here's the conversation happening in finance departments right now:
"We spent X on wellbeing. What did we get for it?"

If your answer involves participation rates, program sign-ups, or average wellness score improvements – that conversation is going to go sideways fast.

Engagement was always meant to be a means to an end, not the end itself. But for years, the industry operated like engagement was the end goal. Vendors reported it. Employers cited it. And everyone agreed not to ask the harder question: *Did it actually lower cost?*

We're in a season of change, maybe even a new era. The industry is being held to a higher standard — and rightfully so. Employers need vendors who can run the report: who enrolled, when they started, what changed, what it cost, and what was saved.

For many employer, you've laid the foundation for engagement. Now, what are you going to build on it?



Without true ROI, every program – no matter how well-intentioned – is a line item that finance is eyeing for cuts.

Make the healthy choice the easy choice

We believe health should be personal, not transactional. Engaging, not burdensome. And for employers, measurably less costly — not just theoretically, someday, if everything goes right.

The system as it exists today wasn't built with that in mind. It was built around claims, reimbursement, and managing episodes of care after the fact. It was never designed to help people stay healthy in the first place — and certainly never designed to make that easy.

Personify Health exists to change that.

For employees, we make health more approachable: meeting people where they are, personalizing their experience, and connecting them to the right resources before a health issue becomes a health crisis.

For employers, we make the value of that investment visible, defensible, and real.

Healthier lives create healthier businesses. That's not just our mission statement — it's the operating principle behind everything we build.

“Health should be personal, accessible, and empowering. I'm driven by the opportunity to help people feel seen and supported, especially those who've been underserved or overwhelmed by the healthcare system.”

“I've seen how overwhelming it can be when someone has a diagnosis but no guidance... I don't want people to feel lost inside the healthcare system. Knowing I can help bring clarity, stability, and support keeps me passionate about this work.”

“I came to health coaching as a patient advocate... It's my aim to provide that to others who may not have the same kind of network or may feel that they've been thrust into healthcare without a roadmap.”

Why employers choose Personify Health

We're not building another point solution. We're building a health operating system — running continuously in the background, connecting data signals, adapting to each individual, and surfacing the right intervention at the right moment.



51%

Population engagement

We engage 51% of employee populations on average – not the high-risk 10%, not the already-motivated 20%, but the broad population where early risk is hiding. **Members return 19 times per month.**



7 in 10

Clinical risk reduction

For 7 out of 10 members, we've demonstrated reduction in at least one health risk factor. For your highest-cost cases – those with five or more risk factors – we've reduced three or more risks in **50% of individuals.**



4–6%

Lower healthcare costs

Employers using the full Personify stack – wellbeing platform, navigation, care management, and TPA – run 4 to 6% lower healthcare costs than those using only our TPA. That's what it looks like when engagement connects to clinical outcomes, and outcomes connect to cost.



45%

Higher Partner Enrollment

When behavioral health point solutions run through our engagement platform, they see 45% higher enrollment and 41% higher engagement. An intelligent platform serving up the right next step for each individual changes everything – including the results your existing vendors deliver.

The next decade will be defined by who improves health – not who pays for care

Book time with our team to talk through your goals and needs. The employers who win won't be the ones with the most programs in their benefits stack. They'll be the ones who connected those programs to a platform capable of measuring, learning, and acting on the health of each individual employee — continuously, not just at open enrollment.

That's what we're building at Personify Health. Not because it's a market opportunity – though it is – but because the people in your workforce deserve a system that was truly built for them.

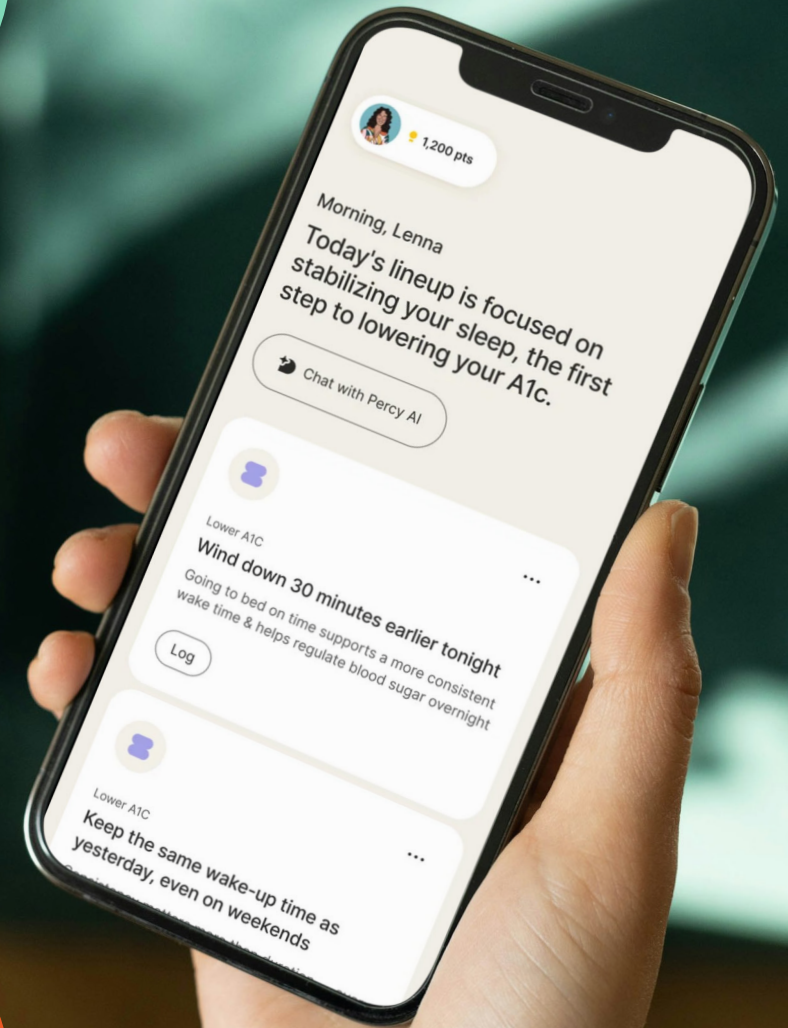
Let's talk →


Connection
without
complexity


Engagement
that sparks
change


Personalization
that actually
adapts


Impact you
can prove



America's Top WorkTech Companies for 2026

We don't just believe health can be more personal, more engaging, and less costly – we prove it. TIME and Statista evaluated 5,000 U.S. companies and recognized just 250 for outstanding performance in shaping the future of work through technology.

Personify Health made the list.

This follows our inclusion on TIME's World's Top HealthTech Companies 2025 – independent validation that when you build a system that actually works for people, the results follow.

See why TIME recognized Personify not just once, but twice

Read the press release →

25M
Members
around the
globe

2nd
TIME honor in
one year

7,500
Employers trust
and use
Personify



“
Seeing my people actually
get healthier
”

“
Catching risk before it
becomes a claim
”

“
Building a culture where
health is the norm
”

“
Lowering costs without
cutting benefits
”

What's your
why?

“
Showing up as the benefits
leader who changed things
”

“
Being able to prove the ROI
in the boardroom
”

“
Stopping the cycle of doing
more and getting less
”

“
Leaving this organization
healthier than I found it
”

Healthcare doesn't change when
systems change.

Healthcare changes when people
get healthier.

One person at a time.

So ask yourself: **What's your why? And
what will you do to help build a better
future for health?**

See yourself in one of these answers?
We'd love to hear about it.

Let's talk →

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.

Because health is personal.

Let's talk →

Learn more at personifyhealth.com



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