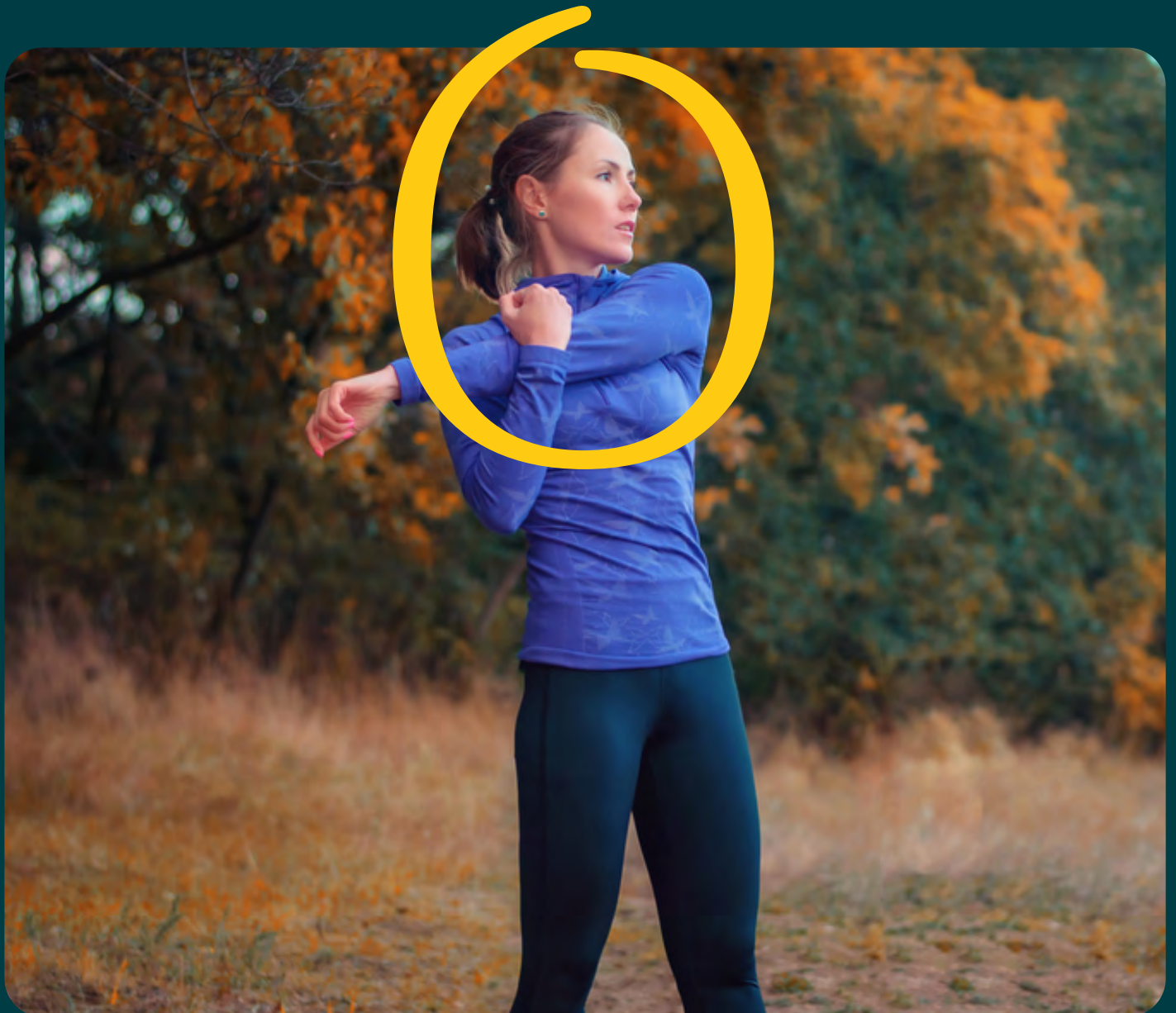




FINANCIAL IMPACT BRIEF

Risks You Can't Ignore

The Cost of Downgrading, Dropping, or Switching Health and Wellbeing Solutions





Executive Summary

Organizations face mounting risks when health and wellbeing strategies are neglected, downgraded, or disrupted.

Chronic conditions like obesity, hypertension, and diabetes continue to rise—driving up healthcare costs, absenteeism, and burnout. The cost of doing nothing isn't just financial; it impacts engagement, retention, and culture.

Personify Health delivers measurable outcomes that protect ROI and improve member health, with proven results such as 3:1 VOI, \$699 average care cost reduction per member, and lower turnover among those engaged.

This brief explores the hidden costs of inaction and why maintaining a comprehensive health improvement program is critical for long-term success.

3:1 VOI¹

\$699
average care cost reduction
per member²

When “less” costs more

The health and productivity of your workforce are under pressure. Metabolic syndrome and other high-cost conditions are increasing at alarming rates, and without a proactive strategy, these trends will accelerate—along with claims, absenteeism, and burnout

At the same time, healthcare costs are predicted to surge 9% in 2026,³ adding even more strain to already burdened budgets as claim complexity and treatment costs continue to rise. As Scott Charles, Chief Financial Officer at Personify Health, reminds us: “For nearly all companies, healthcare is the second highest expense. If you’re not familiarizing yourself with the nuances of that line item and looking at every pullable lever you have to control healthcare costs while optimizing outcomes, you’re likely to fall behind.”

Organizations who downgrade or change vendors risk more than operational disruption. They risk reversing hard-earned progress, eroding trust from their people, and diminishing ROI—especially in an environment where doing nothing only accelerates cost pressures.

This brief examines the true cost of doing nothing, the dangers of cutting back, and the strategic risks of vendor changes—while highlighting how Personify Health helps organizations sustain momentum, improve outcomes, and protect their investment.

The cost of..

Potential outcomes you risk to lose without Personify Health

Doing nothing

Metabolic syndrome continues to increase

for high-cost driver conditions like obesity, hypertension & diabetes



Higher costs

Downgrading

Removing Coaching or other outcomes-driven solutions

for members that need support for their unique needs



Decreased ROI

Switching

Progress reset at the cost of time, trust and traction

due to new vendor implementation, onboarding and rollout timing



Risk of disruption

The cost of doing nothing is higher than you think.

No wellbeing program?
That's a risk you can't afford.

Metabolic syndrome continues to increase for high-cost driver conditions like obesity, hypertension & diabetes.

Without a wellbeing strategy, chronic conditions, like obesity, hypertension, and diabetes, continue to rise—driving up claims, absenteeism, and burnout.

Personify Health delivers

- 3:1 ROI** measurable gains in metabolic health¹
- \$699** average care cost reduction per member²
- 75%** engaged members with improved health outcomes⁴
- 11%** lower turnover in engaged members vs. non-engaged⁵



Higher costs & worsening health outcomes

\$147 billion: That's how much is spent annually on obesity-related healthcare services.⁶

\$1 trillion: That's how much mental health issues costs the global economy per year.⁷

Cost of doing nothing will only increase through 2050⁸:

- 1 in 4 will have diabetes
- 3 in 5 will have a BMI in the obese range
- 2 in 3 will have hypertension

The cost of downgrading: health & cost risks you can't ignore

The true cost of cutting programs that drive outcomes and ROI

Removing Coaching or other outcomes-driven solutions risks reversing measurable progress in employee health, engagement, and productivity.

67%

of high-risk diabetes members lowered glucose levels significantly with coaching support⁹

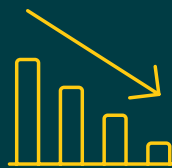
79%

of employees reported feeling more focused and motivated at work¹⁰

84%

said coaching made their company a better place to work—linking wellbeing to retention & culture¹⁰

Without these services, organizations face higher absenteeism, lower morale, reduced ROI on digital tools, and missed preventive care opportunities.



Decreased ROI

Perceived devaluation:

By removing a wellbeing offering, employees often feel that leadership cared less about them.

Increased turnover: Companies with comprehensive health benefits have a 27% lower turnover than those with no health plan or limited health benefits¹¹—and companies that downgrade their program may struggle to attract top talent.

Decreased engagement:

Downgrade your health strategy and risk losing big. Personify Health participants saw 14% lower costs,¹² 38% lower pharmacy spend,¹³ and 17% less turnover.¹³

The cost of switching – a setback and slippery ROI slope

Potential outcomes you risk to lose without Personify Health

Switching vendors resets the progress you've made—costing you time, trust, and traction.

Fragmented experiences, lower engagement, and strategic disruption follow—impacting morale, member satisfaction, and ROI.

Through Personify Health, we can continue to:

Deliver a seamless health journey through our flexible, personalized health platform built on our decades of experience.

Support your culture of health through our science-backed approach that drives engagement, improves outcomes, and boosts satisfaction—76% of our members are satisfied or very satisfied.¹⁴



Risk of disruption

Compromised quality: Most alternatives lack the depth of personalization, integration, and proven outcomes Personify Health consistently delivers.

Risk of disruption: Vendor changes cause fragmented experiences, lower engagement, and lost strategic momentum—hurting satisfaction and ROI.

Decrease in employee morale: 54% of leaders report lower employee morale due to organizational change.¹⁵

Distrust in leadership: Nearly one-third of employees believe leadership hides the real reasons for change.

Rethinking Rewards: Driving Impact Without Cutting Engagement

Changing how you reward healthy behaviors can reshape outcomes

- **Enrollment & Engagement:** Gamified, personalized incentives boost sustained activation.
- **Company Culture:** Health-forward benefits foster satisfaction, retention, and lower burnout.
- **Localization:** Tailored rewards meet regional and cultural expectations across 190+ countries.

Design smarter, not smaller

- **Don't eliminate—evolve:** Adjust thresholds, backload rewards, or shift to premium credits.
- **Monitor & adapt:** Scale campaigns mid-year to manage spend without disrupting experience.
- **Keep it motivating:** Harder-to-achieve incentives reduce payout but preserve engagement.

Pro Tip:

Smarter reward design pays off. Clients achieve **3:1 value on impact**,¹ **2:1 ROI**,¹⁶ and **14% lower claims costs**²—without sacrificing engagement.

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~personify™
HEALTH

Sources:

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- (2) Merative Health Insights Study (2024). <https://engage.personifyhealth.com/thank-you-submission-lightpaper-merative-cost-savings-analysis-health-plan-toolkit>
- (3) <https://www.businessgrouphealth.org/newsroom/news-and-press-releases/press-releases/2026-employer-health-care-strategy-survey>
- (4) Personify Health Book of Business ROI/VOI & Impact Report, 2024.
- (5) Personify Health Book of business data, Dec 2024.
- (6) <https://www.reuters.com/article/business/.healthcare-pharmaceuticals/obesity-costs-us-health-system-147-billion-study-idUSTRE56Q360/#:~:text=They%20found%20U.S.%20obesity%20rates,held%20by%20the%20Obama%20administration>
- (7) <https://www.who.int/news-room/fact-sheets/detail/mental-health-at-work>
- (8) Forecasting the burden of cardiovascular disease in the US through 2050. <https://www.ahajournals.org/doi/10.1161/CIR.0000000000001256>
- (9) ROI/VOI study, 2023. Year-long analysis, N=91,604. Balanced cohort analysis with intervention and control groups of 45,802 members each. Intervention group completed 3,000+ steps/d for 3d/wk, or 1+ coaching session, or 1+ Journey. Control group completed <1,000 steps/d, no coaching, and no Journeys.
- (10) October 2023 semiannual coaching satisfaction survey. N=2,061
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- (14) Personify Health Member Satisfaction Survey Report, 2025.
- (15) 54% of leaders and managers flagged low morale due to org changes: <https://inbusinessphx.com/hr-management/employees-struggle-during-organizational-change>
- (16) Personify Health ROI/VOI Impact Report, 2026