



Investing in Prevention

A smarter strategy for managing healthcare costs through wellness

Prevention helps employers support healthier people while addressing the risks that drive long-term claims costs.

Why Prevention Matters

As benefit costs rise, employers are shifting resources toward prevention, mental well-being, and chronic condition management. A Wellable survey of 129 wellness-focused brokers found:

82
%

cite rising benefit
costs as a major
employer concern

66
%

report increased
investment in
preventive health

86
%

report increased
investment in mental
health and well-being

Where Wellness Can Make a Difference

- Annual primary care visits can connect members to recommended screenings, immunizations, and ongoing care.
- Earlier identification can improve management of chronic conditions and reduce the risk of avoidable high-cost utilization.
- Mental health support is essential because behavioral and physical health conditions can compound utilization, adherence challenges, and total cost of care.
- For self-funded employers, stronger engagement can improve the population risk profile and support a broader cost-containment strategy.

LEADERSHIP MATTERS

Wellness programs are most effective when leaders consistently communicate their importance, remove barriers to participation, and connect incentives to meaningful preventive actions.

Turning Data Into Insight

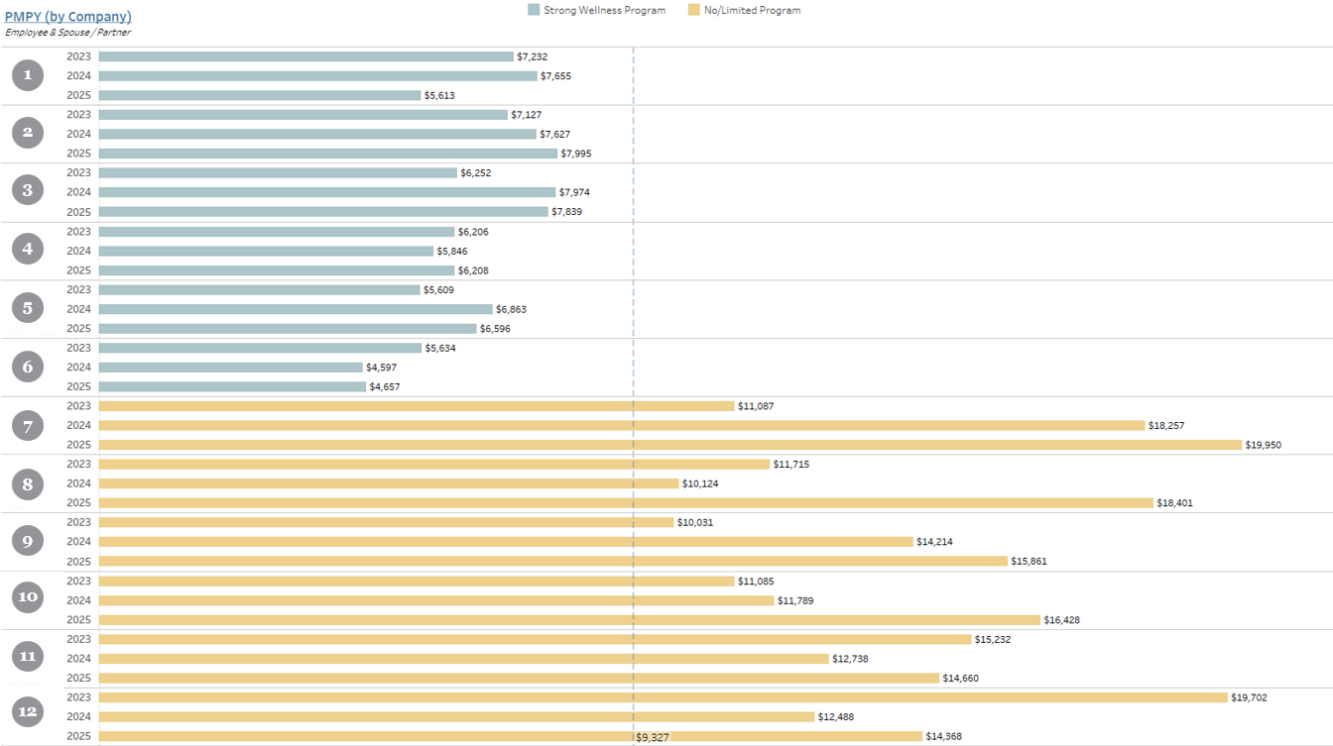
- McGohan Brabender used Springbuk data to compare healthcare cost patterns across 12 employer groups:
- 6 organizations with established wellness programs and 6 with limited or no formal program
- Three years of medical and pharmacy claims
- A mix of private, municipal, educational, white-collar, and blue-collar workforces

- Approximately 310 employees and spouses per organization

Results were compared with the McGohan Brabender Springbuk Book of Business benchmark for employees and spouses: \$9,327 PMPY, representing more than 84,000 covered lives and over \$1 billion in claims.

What the Analysis Found

The overall pattern was consistent: organizations with stronger wellness programs generally remained below the PMPY benchmark, while organizations with limited or no formal wellness program exceeded it year after year.



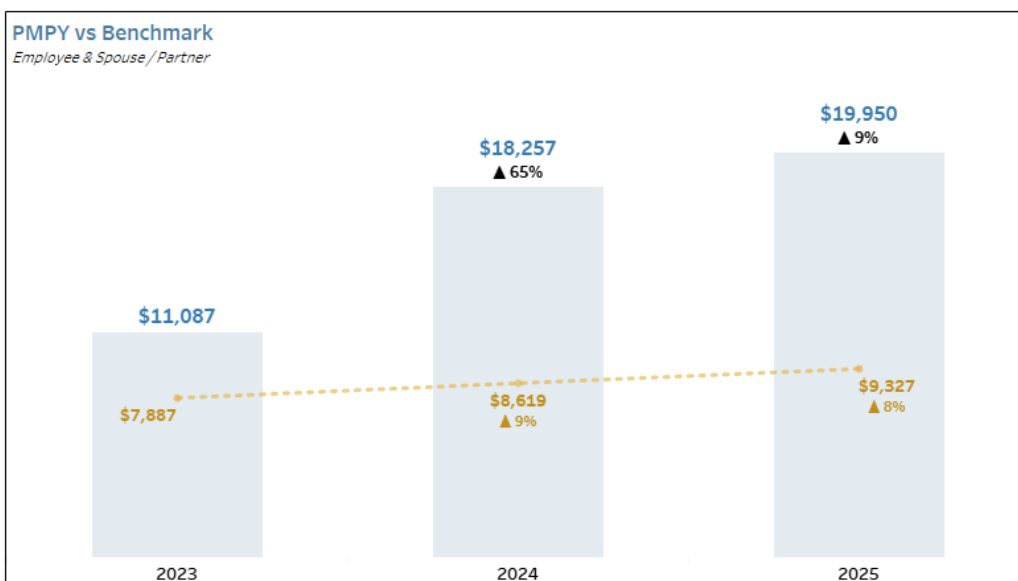
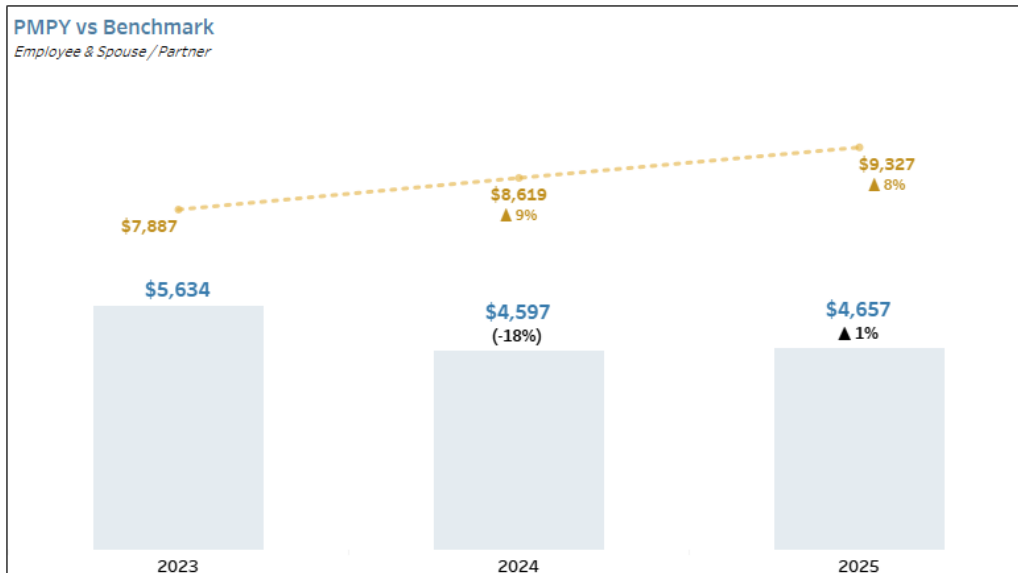
Two Client Examples

STRONG WELLNESS PROGRAM

2025 PMPY was \$4,657, approximately 50% below the \$9,327 benchmark.

LIMITED OR NO WELLNESS PROGRAM

2025 PMPY was \$19,950, approximately 114% above the \$9,327 benchmark.



What the Data Suggests

The comparison indicates an association between stronger wellness cultures and lower healthcare spending. It does not prove that wellness programs alone caused the difference, because claims performance is also influenced by demographics, plan design, geography, clinical risk, and other factors.

THE BOTTOM LINE

Prevention is not simply a wellness benefit. When paired with leadership support, data-driven targeting, chronic condition management, and mental health resources, it can become a practical part of a long-term benefits strategy.

Three Priorities for Employers

- Invest earlier: promote annual physicals, recommended screenings, and condition management.
- Support whole-person health: address physical health, mental well-being, weight, sleep, and lifestyle risks together.
- Measure what matters: track engagement, preventive care, risk trends, avoidable utilization, and PMPY cost over time.

Sources: Wellable broker survey figures and McGohan Brabender Springbuk claims analysis, as provided in the original draft. Client results are observational and should be interpreted as associations, not proof of causation.

NEXT IN THE SERIES:

Next in the series: a closer look at how wellness-focused organizations compare on cost, health risk, and population health outcomes.



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