

# Wellnecity®

**Simplify Complexity, Cut Costs.**

## **Data Should Empower, Not Burden**

By Bill Frack, Co-founder & Chief Product Officer

As HR leaders, you're tasked with the impossible—offering top-tier benefits, controlling costs, and improving employee health—all while navigating a healthcare landscape that grows more complex by the day. Now is the time to challenge the status quo and make data your most valuable asset.

With open enrollment underway and 2025 benefits locked in, you have an ideal opportunity to leverage independent data analysis and vigilant health plan oversight. These strategies empower you to reduce your fiduciary risk, objectively manage vendor ROI, and show the CFO how you are improving the value of the company's second largest expense.

### **Cut Through Uncertainty: Validate Health Plan ROI**

I've seen firsthand how independent data analysis can turn a health plan from a cost burden into a strategic advantage. By standardizing and integrating claims data, contract terms, and performance metrics, you gain the transparency needed to truly assess the return on your investment—something vendor-reported data alone can't provide.

It's not just about the numbers; it's about ensuring that your investment delivers real value and makes a measurable impact on your employees' health. Why continue spending if you're not seeing results? As health plan expenses threaten next year's profits, CFOs are increasingly demanding proof of value and measurable ROI.

### **Mitigate Leakages: Curb Cost Drivers with Predictive Data**

Controlling health plan costs is one of the biggest challenges for any HR team. Outdated strategies just don't cut it anymore. By harnessing advanced analytics and predictive modeling, you can identify hidden cost drivers in your health plan and take proactive steps to manage them before they spiral out of control.

At Wellnecity, we've helped clients achieve exactly that. For example, by accurately assessing individuals with rising risk, nurse advocates can concentrate their efforts on the 5% of plan members who are projected to account for 65% of overall costs. This targeted approach not only optimizes care for high-risk individuals but also drives significant savings across the health plan, making every dollar work harder for both employers and employees.

## **Reduce Your Fiduciary Risk: Stay Ahead with Data-Driven Oversight**

As a self-funded employer, you're responsible for acting in the best interests of your employees, and that fiduciary duty comes with risk. By using data that is timely, integrated, and standardized, you can make more informed and evidence-based decisions about your health plan, which can significantly reduce your fiduciary liability. The lawyers will prioritize companies that clearly don't fulfill their responsibility to manage costs. Make yourself a less attractive target!

### **Let's Talk**

Do you wonder why the status quo isn't good enough? You can reach me directly at [b.frack@wellnecity.com](mailto:b.frack@wellnecity.com).

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