

# Addressing Healthcare Siloes in Employer-Sponsored Health Benefits

4 Changes to Expect When Self-Funded Employers Transition  
from Single-Purpose Tools to an All-in-One Platform





## Executive Summary

Over decades, employer-sponsored health benefits continue to evolve. With insurance coverage at the core, employers continually “bolt-on” their investments as new needs emerge across care navigation, wellbeing, claims integrity, and beyond.

But as those needs become evident, they’re often addressed individually through specialized point solutions—with multiple portals for multiple purposes. According to our 2024 Employee Health and Productivity Report, most employees now use between two and five digital tools to access their benefits. Although these expanding resources have good intentions to help workforces thrive, they often create new challenges for employers and employees.

**Today’s benefit experience is siloed and fragmented for everyone.** A proliferation of single-purpose tools has created “login overload” for employees, which in turn leads to benefit awareness gaps. There’s equal frustration among employers and brokers too: They’re having to manage vendor sprawl across multiple negotiations, contracts, and points of contact.

“Employers are also worried about whether they’ll see the ROI from the millions dumped into those dispersed benefits because, unsurprisingly, many employees aren’t using them,” said Chris Michalak, executive chairman of Personify Health. “More than half—53%—of employers see low engagement in their existing point solutions.”



**More than 1 in 2 employers see low engagement in point solutions.**

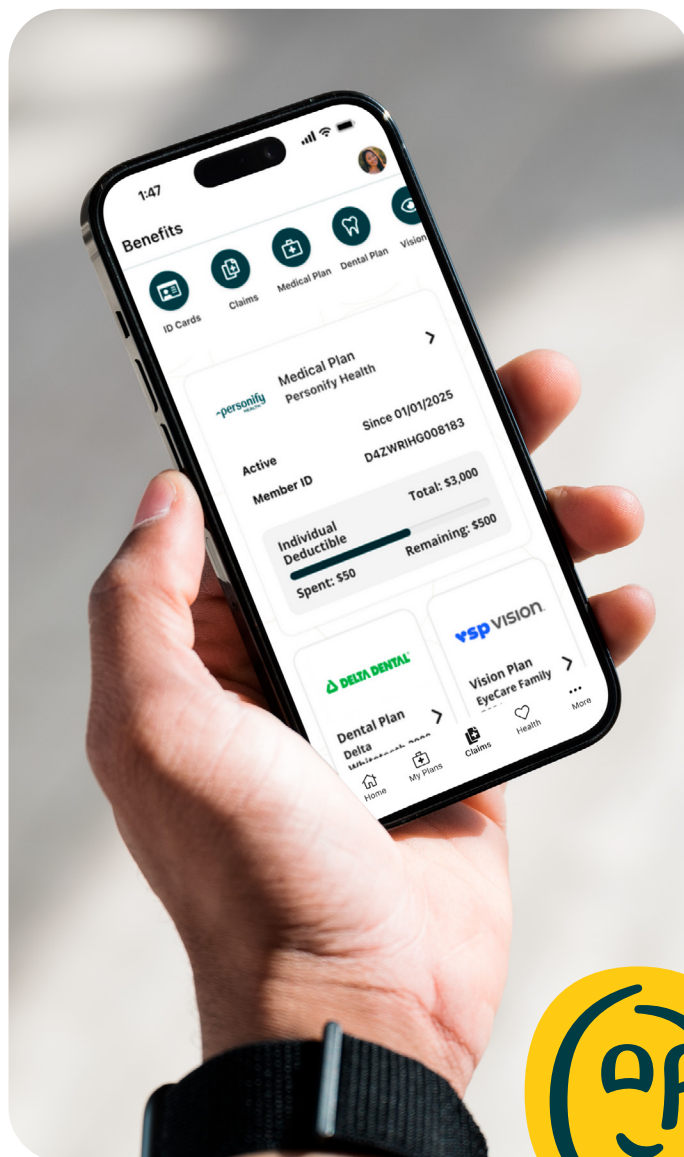
Despite these trends, many employers continue to grow their single-point vendor ecosystem in reactive and disconnected ways. One survey from Aon found that 12% of business leaders expect to implement a new point solution in 2025 to control costs—even though the ROI of these solutions is often not easily measured, offsetting the very reason those programs are launched in the first place.



There's a better way to manage this complexity, and it starts with a simple notion: Healthcare's challenges aren't so isolated after all. In fact, many concerns across prevention, access, health management, and cost are interrelated. Why, then, are we using individual point solutions to try to solve an integrated problem?

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In this eBook, learn about the value of a **consolidated, all-in-one platform** that addresses healthcare siloes by attacking challenges holistically. We'll explore four key benefits to expect when self-funded employers transition from a disconnected maze of tools to a single, personalized, and integrated health platform.





# What to expect: A more integrated, usable experience

*An integrated ecosystem gives you and your workforce the best of both worlds: highly effective solutions in a highly streamlined experience.*

By and large, employees want more integration from their benefits experience. In our 2024 employee report, 33% of employees marked “bring all my healthcare benefits together in one place for easy access” in their top-three wish list of actions employers can take.



**Consolidating benefits into one place is a wished-for change employees want employers to make**

But it's not just the employees that benefit from a more usable experience, adds Jeff Yoshimura, chief product officer at Personify Health.

Employers also have a lot to gain: “An integrated platform makes the front-end experience easier for employees thanks to single-sign-on and all-in-one access, but it's also easier on the back-end for employers,” Yoshimura said. “They can more easily access integrated metrics and reporting, reconfigure benefit offerings as workforce needs evolve, and even simplify employee onboarding education and support.”

## Why do siloes persist?

Despite upsides to integration, point solutions still comprise a sizeable portion of the health tech landscape. It's easy to see why, according to Jennifer Eaton, research director, value-based healthcare IT transformation strategies at IDC. With care needs evolving so quickly over the past several years, the market has had to respond to each problem individually, as it came.

“It's getting to where you almost need a magnifying glass to read the fine print and all the logos from all the different vendor segments involved,” said Eaton, a coauthor of a [recent IDC report](#) on the healthcare vendor mix that illustrated the depths of that ecosystem size with a chart of hundreds of vendor logos across segments such as reimbursement engines, analytics, onboarding, and more. “But first and foremost, for any technology vendor out there today in the healthcare arena, they're all desperately trying to meet the demands of this evolving ecosystem.”

Those demands are themselves diverse—think smoking cessation, nutrition support, chronic disease help, complex claims, fraud risk, and more. In turn, disparate point solutions may be highly effective because they're highly focused on specific problems. But without integration, this can drive a scattershot approach that makes it more difficult to solve, as siloes claw more deeply into the care continuum.

Without integration, disparate point solutions drive a scattershot approach that makes challenges more difficult to solve, as siloes claw more deeply into the care continuum

## A new way to approach the diaspora

Personify Health overcomes those challenges by combining its internal strengths in industry-leading engagement and personalization with an expansive partner ecosystem. With this approach, a robust marketplace of health tech solutions becomes available on a single platform with a single login—giving employers and employees the best of both worlds: They can engage effective and measurable point solutions, *while still* integrating them into a unified experience.

“We’ve built a partner ecosystem of more than 70 partners, and those partners are available through our platform,” Michalak said. “We write the contracts on our paper, and we make it absolutely simple for an employer to access Hinge Health, Kaia, or Spring, and virtually any other point solution that can make a difference from a specialty perspective in the lives of your people. And we’re committed to continuing this work moving forward to reduce siloes and support clients across a number of different solutions.”



# What to expect: An easier path to care access

*With one point of entry, employees are better equipped to learn about and use their benefits, access appropriate in-network care, and get what they need from their healthcare journey, faster.*

Access is an ongoing concern in healthcare because of many entangled factors, including clinician shortages. Between 2004 and 2022, the average amount of time a person had to wait to see a new doctor was up 24% to 26 days. Roughly 1 in 10 people have reported being unable to get an appointment when they needed one.

Some specialties, like mental health, are disproportionately affected: One survey found that 33% of people struggled to find a therapist who would take their insurance (more than double the rates for specialty or primary care providers). In a world where 41% of employees report that mental and emotional health concerns are affecting their work, these trends are making many business leaders rethink their benefits mix.

“Employers are understandably concerned about how their employees are going to get care as these access issues become more prevalent,” Yoshimura said. “You’re seeing increasing interest around solutions that offer telemedicine or virtual support in some way, and if deployed and integrated well, those opportunities really can help.”



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## What a holistic solution brings

Yoshimura adds that with an all-in-one platform like Personify Health, employees know where to go to access care, whether that's in-person or virtually. From a single, familiar platform and login, they can more easily find and get guidance. This streamlined experience allows for a more straightforward journey of finding in-network providers, connecting to care, and even accessing the more stigmatized corners of the healthcare continuum, like mental health.

Also, a holistic solution reflects the way healthcare is delivered. Mental health, for example, isn't just about one-off interventions like meditation or counseling. It's about the mind-body-society connection, as a product of the myriad things employees do each day to feel physically, financially, and emotionally secure and well.

As that holistic approach is embraced, benefit awareness and utilization may also improve. Employees have more visibility into their benefits offerings when resources are integrated and communicated through a single platform rather than stuffed into siloed portals and logins.

This matters, since up to half or more of employees aren't aware whether their employers have certain types of resources. Our survey found that the biggest awareness gaps included offerings like fertility and family planning, LGBTQ benefits, and chronic condition support.

"An integrated approach absolutely makes sense from an employee's perspective," Yoshimura said. "How am I supposed to know about and use all my benefits if I have to create all these passwords and enter all these apps to access them? But if I have a single experience, I see everything I need, right there, in one place."

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## 64%

higher benefit utilization when integrated through Personify Health



That's not just anecdotal, he adds. The data validates it: For example, certain partners have seen up to 64% higher utilization when integrated through Personify Health compared to when programs are launched as standalone solutions.

"You can see how this access, awareness, and utilization story evolves once point solutions integrate into a streamlined experience," Yoshimura said. "As well-intentioned as one-off health technologies are to improve access, they can actually have the opposite effect. But if you get the best of both worlds through an integrated platform, that's where employees and employers start to see measurable changes."

# What to expect: Compassionate support within reach

*Streamlined support for care advocacy and management helps employees feel less alone as they navigate a complicated healthcare system.*

Americans have extreme frustrations with their healthcare experiences, often stemming from complex care and financial journeys. For example, nearly 3 in 10 people have said that understanding their insurance coverage is a top concern, more so even than a lack of primary care doctors and specialists. Only 52% of people have said they were able to understand their last medical bill.

These disconnects drive a wedge between employees, employers, and the healthcare system designed to accommodate them all: Most people (more than 70%) say that system doesn't meet their needs. Having accessible support to help employees through challenging clinical and billing situations is more important than ever—and yet 39% of them navigate healthcare needs alone.

**Having accessible support to help employees through challenging clinical and billing situations is more important than ever—and yet almost 4 in 10 navigate healthcare needs alone**

**3 in 10**

people have said that understanding their insurance coverage is a top concern

**1 in 2**

people have said they were unable to understand their last medical bill



“We know that advocacy and care management are critical, and we know employers want to meet those needs with accessible technology and compassionate human support,” Yoshimura said. “But if those solutions are dispersed across multiple portals and logins, they’re not able to deliver optimal impact. Having these services integrated into an all-in-one, personalized platform can put that compassionate support within a fingertip’s reach if it’s already built into the app you use for everything else.”

Consider Personify Health’s platform, for example. It offers care navigation and health advocacy support along with other functions in a single, high-touch place. The tool matches employees with whatever support they need, whenever they need it—from helping them understand or even correct a costly medical bill to finding the right care team for a needed procedure. Clinical support is then layered into that same experience through the help of nurses, pharmacists, dietitians, and other experts.



## Improvements from multiple directions

With its mix of solutions and support, Personify Health users have seen financial impact from multiple areas—from 27% lower wasteful diagnostic spending to an average saved amount of \$1,500 through the platform's pricing tools, for example.

"The beauty of these components coexisting with wellbeing and other support on our platform is that we're not trying to decouple one part of healthcare from another," Yoshimura said. "Care quality, cost reduction, member experience—these are all driven by similar factors, and to a member, it's all part of the same journey. In a unified experience, employees can learn about a health topic, find a provider, book a visit, and get help understanding their bill."

"Having that feeling of support can be everything for someone who otherwise feels like they're doing everything alone."

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# What to expect: Streamlined administration and ROI

*Avoid draining resources with multiple negotiations, contracts, and questions from confused employees. With a unified experience, the lift gets lower as ROI becomes more evident.*

More than 6 in 10 employers say managing healthcare is overwhelming and time-consuming, and about 74% face challenges in offering flexible healthcare options. As these healthcare complexities persist, adding new point solutions can exacerbate the very problems they aim to solve.

“Yes, it may be a great tool, and yes, it may do exactly what you want it to do in the short-term—but there’s the long-term calculus too,” Eaton said. “Like, what’s the cost of each implementation? What’s required with ongoing maintenance for each solution? And training? You really have to start weighing those risks and benefits.”

An all-in-one platform that still allows for point-solution integration through a partner ecosystem addresses many of those risks. This approach makes much of the administrative lift of managing the health tech ecosystem less burdensome.

## Reducing vendor sprawl

Almost all employers want to address vendor sprawl, with 95% of them suggesting they’ll aim to consolidate vendors in the near future. If solutions are combined under one hub, as with the Personify Health platform, that sprawl becomes tighter and more under control.

“Health plan administration, navigation and advocacy, wellbeing and engagement—it’s all under one roof, delivered through a single pane of glass,” Michalak said, contrasting a platform like Personify Health with other point solutions. “There’s no friction between being the administrator and being the navigation and wellbeing provider. We’re the people employers call for anything that’s happening in their healthcare environment.”

Consolidating contracts and points-of-contact through an all-in-one platform is especially enticing if it delivers measurable returns: 42% of employers intend to enact specific vendor strategies to address costs. Further, measurability

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**Personify  
Health**

**drives 23%  
lower costs  
compared to  
the market**

is an increasingly important priority for employers in their vendor evaluations. (Personify Health, for example, has shown 23% lower costs than the market.)

## Improving employee satisfaction, experience, and personalization

Beyond vendor administration, cost savings, and ROI, addressing point solution siloes can also help improve employee satisfaction and reduce employer burden by making benefits more accessible. When employees can more seamlessly connect to their benefits, the HR or even IT teams likely have to field fewer questions from the workforce about how to access benefits, where to go, how to retrieve lost passwords, and other concerns.

And don't forget the ability to personalize—both to the employee as well as the organization overall, Yoshimura adds: “When you can serve up content that's relevant to that person based on known information already collected through the app or through health data, the experience inherently becomes not just more accessible, not just more engaging, but also more valuable,” he said.

“And for the organization, a single solution that has the opportunity to reconfigure or modify the benefit mix as employee and organizational needs evolve is critical to keep the throughline of employee health and wellbeing, without having impacts from abandoned point solutions,” Yoshimura added. “Then, when employees are engaged in a single platform, they're in a better position to more actively use their benefits—potentially improving ROI in another way, vis-à-vis reduced healthcare costs.”

For example, 51% of Personify Health users visit the platform an average of 19 days each month, contributing to ROI across multiple dimensions of measurable factors—from 23% more preventive visits and 38% lower pharmacy costs to 11% fewer acute admissions.

### More than half of Personify Health users visit the platform an average of 19 days per month

“People are seeing that there's a lot of engagement in the portal,” said Peggy Szczepanski, Global Wellbeing Program Manager at Dow, which has seen a 78% sustained average monthly engagement rate for the Personify Health platform. “There's value in using that as a communication channel. Them feeling emowered to share and use it broadly is huge.

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# The future is here: Tackle healthcare challenges holistically

An expanding ecosystem of siloed point solutions will only get bigger. But if organizations embrace an integrated approach that tackles healthcare challenges as they are—holistically—employers can address multiple concerns at once:



A more integrated, usable experience



An easier path to access



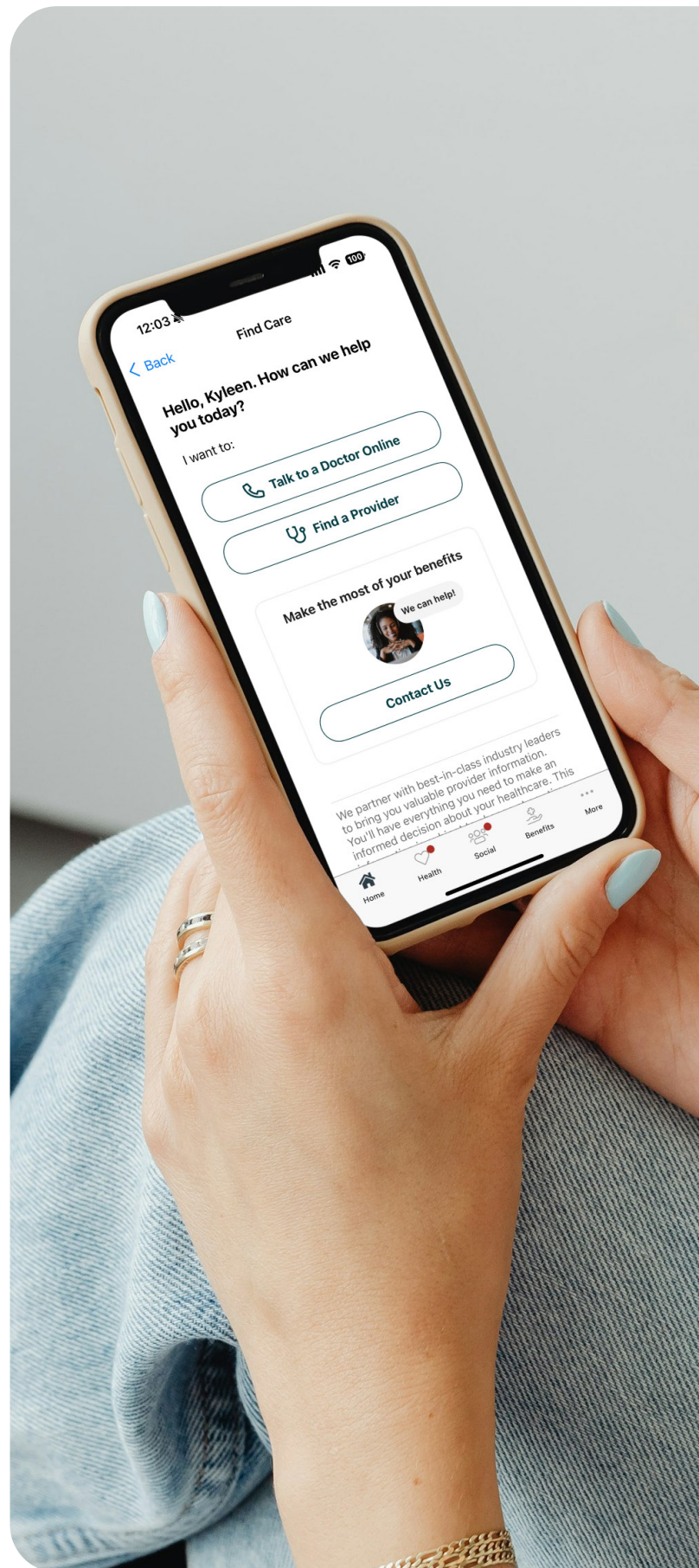
Compassionate support within reach



Streamlined administration and ROI

But just because a solution may be *unified* in its experience may not mean it's addressing healthcare needs holistically. Different workforces have different needs, and there is tremendous potential in customizing your benefit mix to your organization's requirements while still consolidating the experience into a single solution.

**If your organization could benefit from a personalized health platform inclusive of health plan administration, navigation and advocacy, and wellbeing and engagement, learn how we can help at [www.PersonifyHealth.com](https://www.PersonifyHealth.com).**





# About Personify Health

By bringing industry-leading health plan 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 connect →

Learn more at [personifyhealth.com](https://personifyhealth.com)

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HEALTH