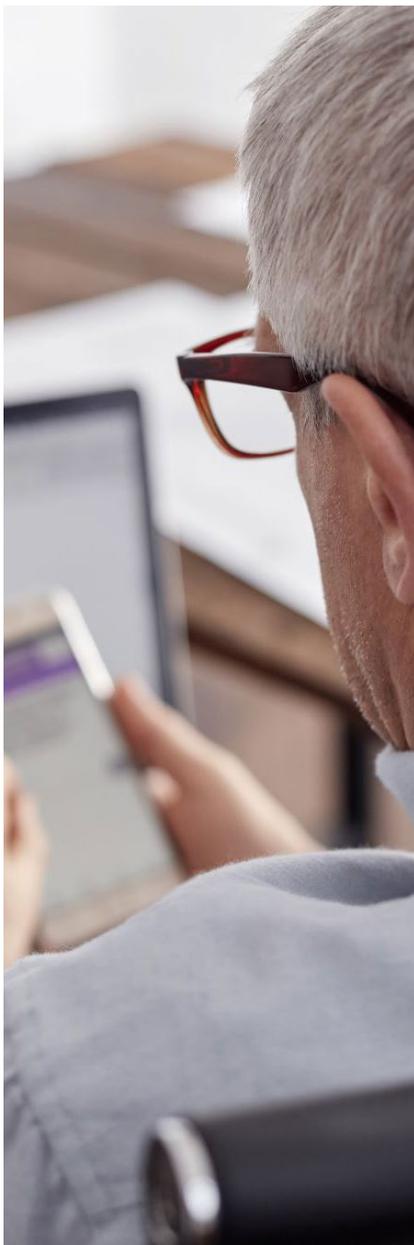


# Medical Marketing

Content provided by the Large Group and Small Group Medical Marketing teams.

August 2025



## Fully Insured:

BCBS IL & TX

### Small and Middle-market groups:

The September 8<sup>th</sup> deadline for small and mid-market groups to submit their information for mandatory insurer reporting under the Medicare Secondary Payer Act is approaching. Please note this is required even when there has been no change to the information a group submitted last year. Groups will be notified via email first, then by phone if they haven't completed the submission.

It is crucial for clients to report their employer size information prior to this deadline. Failure to provide this information will result in their group health plan being defaulted to primary payer status. This will impact employees' claim payments, as well as the group health plan's quarterly reporting to the Centers for Medicare & Medicaid Services.

### Estimated timing of 1/1/26 Wellmark and BCBS of IL Renewals

Below you can find estimated timelines of your Wellmark and BCBS of IL large group medical renewals. **Copy and paste into File Explorer.**

- BCBS of IL: \\liber.cb-sisco.com\data\Benefits\Marketing\Fully Insured\Carrier Info\BCBS of IL\Marketing Info
- Wellmark: \\liber.cb-sisco.com\data\Benefits\Marketing\Fully Insured\Carrier Info\Wellmark\Marketing Info



➔ See more on pages 2-3.

# Self-Funded/Transplant:

## Summary of the QBE 2025 Accident & Health Market Report

### Organ and Stem Cell/Bone Marrow Transplants

- **Rising Frequency & Cost:** Solid organ and stem cell/bone marrow transplants are increasing in both frequency and severity, driven by demand outpacing supply and advancements in science, including techniques, algorithms, procurement and treatment of damaged organs.
- **Record-Breaking Trends:** 2024 marked the 14th consecutive year of record transplant volumes, with costs continuing to escalate due to complex procedures and prolonged care.

### Cancer Diagnoses

- **Top Claim Drivers:** Neoplasms (cancers) and circulatory diseases are the leading causes of excess loss claims, with cancer claims increasing in both frequency and severity.
- **Younger Populations Affected:** Early-onset cancers and cardiovascular conditions are rising among individuals under 50, often linked to lifestyle and environmental factors.

### Circulatory Diagnoses

- **Post-COVID Surge:** Circulatory claims have risen nearly 60% post-COVID, with heart failure being the most common diagnosis for claims over \$1M.
- **Cost increasing due to cost associated with numerous and extended hospital stays, costly implants, and heart transplants.**

### Preterm Infants

- **High-Severity Claims:** Preterm births, especially those with congenital anomalies, are increasingly resulting in claims exceeding \$1M–\$2M.
- **Stable Birth Rate, Rising Costs:** While the preterm birth rate held steady at 10.4%, the cost per case has escalated due to more aggressive neonatal interventions.
- **Risk Factors:** Conditions like maternal hypertension, diabetes, and unhealthy weight contribute significantly to preterm birth risks.

### Specialty Pharmacy Market

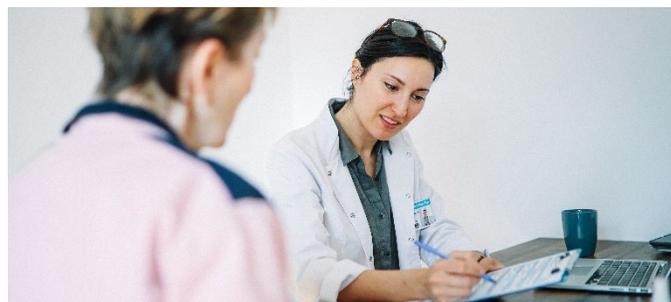
- **Explosive Growth:** The specialty drug market is projected to reach \$966B by 2030, driven by biologics, gene therapies, and cancer treatments.
- **Marketing & PBM Influence:** Direct-to-consumer advertising and lack of PBM transparency are major contributors to rising drug costs in the U.S.

### Cell and Gene Therapy

- **Record Approvals:** 2024 saw seven new FDA-approved therapies, expanding treatment options for cancer, autoimmune, and rare genetic diseases.
- **Low Claim Frequency, High Cost:** Despite high costs (often over \$2M), gene therapy claims remain rare—just three claims across nearly 2M covered lives.
- **Emerging Trends:** Expansion into non-oncology uses, improved manufacturing scalability, and broader treatment center access are expected to drive future growth.

### Poor Societal Health

- **Lifestyle-Driven Disease:** Obesity, chronic disease, and early-onset cancers are increasingly linked to processed foods, sedentary lifestyles, and environmental toxins.
- **Antibiotic Overuse:** Excessive antibiotic use is contributing to antimicrobial resistance and gut microbiome disruption, raising long-term health risks.
- **Food Supply Concerns:** Over 70% of the U.S. food supply is ultra-processed, with additives banned in other countries still widely used domestically.



# Upcoming Presentations

## TASC: August 11 | 8:30 AM

TASC is a vendor offering HSA, HRA, COBRA, and additional employee benefits solutions. After experiencing system transition challenges 5+ years ago, they have resolved those issues and are seeking to re-engage with our team to demonstrate their improved value proposition.

- Overview of TASC history and their 2018-2019 system upgrade & COBRA migration
- Complete service offerings including UBA chart of accounts and small office bundles
- Compliance capabilities and service expectations
- Partnership strategies to help win new groups

**Learn More:** [Employee Benefits](#) | [HR Solutions](#) | [TASC](#)

## Spring Health: August 12 | 8:30 AM

Spring Health provides mental health solutions designed to deliver measurable outcomes and net-positive financial returns. They focus on matching individuals to appropriate care quickly and efficiently to accelerate recovery. *Contact Kevin to confirm attendance.*

- Current mental healthcare market landscape and existing barriers
- Spring Health's background, approach, and service overview
- Live demonstration of member and manager experience platforms
- Provider network capabilities and coverage
- ROI metrics and financial benefits of mental healthcare investment
- Unique partnership advantages with Spring Health

**Learn More:** [Mental Healthcare That's Right For You - Spring Health](#)



### Kevin's Dad Joke

I hate when people don't know the difference between "your" and "you're". There so stupid.

## MetLife: August 12 | 3:00 PM

MetLife will present their comprehensive HSA and spending account programs, along with COBRA and Direct Bill Administration services, emphasizing financial value, product benefits, and service experience. *Contact Kevin to join.*

- **Financial Value:** \$0 HSA fees, competitive spending account rates, potential bundling discounts on existing MetLife products (Dental, Disability, Life), and included plan documents/testing
- **Product Benefits:** Integrated technology platform, AI-powered claims processing, easy setup with BeneAdmin providers
- **Service Experience:** Seamless implementation, dedicated account management, and customized employee communications
- Coverage options: HSA, FSA, HRA, Commuter, and LSA programs

## Garner Health: August 14 | 10:00 AM

Garner Health specializes in doctor quality analytics and cost-effective healthcare navigation. They help employers reduce healthcare costs while maintaining existing plans and networks through data-driven provider recommendations.

- Company introduction and core mission
- Cost reduction strategies that work within existing benefit plans and networks
- Data-driven methodology for directing employees to high-quality, cost-effective providers
- Incentive model structure and how it generates savings and improved outcomes
- Performance metrics: plan improvements, renewal trend reductions, employee satisfaction increases
- Integration process with existing benefits strategies and minimal employer administrative burden
- Implementation timeline and ongoing account management approach
- Ideal client profiles and high-impact opportunity identification
- Available resources and support for the Cottingham & Butler team

**Learn More:** [Doctor Quality Analytics](#) | [Garner Health](#)