

How a National Convenience Store Chain Saved \$17.6M in Costs by Preventing Risk Progression

THE CHALLENGE

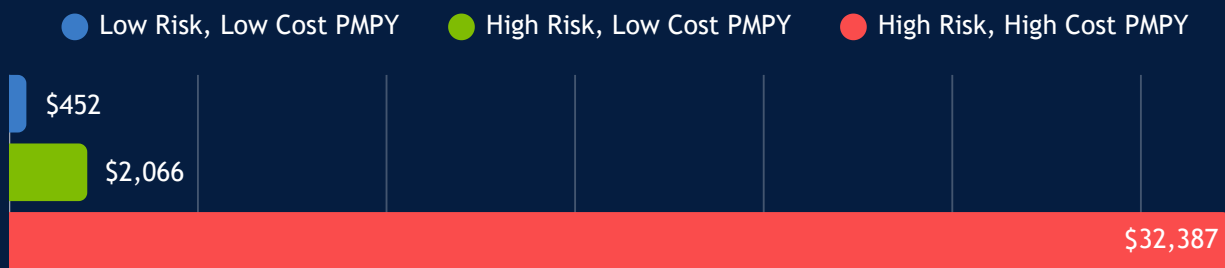
A national convenience store chain saw a familiar pattern in its employee health plan. A small number of members were driving a disproportionate share of total cost.

More than 20% of the population had already reached high-risk status, with annual costs averaging over \$32,000 per member. Overall spend was more than 40% higher than expected for a well-managed population.

The underlying issue was risk progression across the population, driving higher-cost utilization.

Members with manageable conditions were becoming more complex and more expensive over time. Standard benefits design alone was not changing that trajectory. Without intervention, both risk and cost would continue to rise.

High-Risk, Low-Cost members represent the highest opportunity to prevent future cost escalation.



PMPY Cost among cohort of 4,015 members in 2024

THE APPROACH

Converging Health focused on a specific segment of the population: members with elevated risk who had not yet become high-cost. Their conditions are still manageable, but without intervention, they are the most likely to become the next wave of high-cost claims.

Whole Person Risk Score™ (WPRS™) was used to identify these members early, based not only on diagnoses, but on care quality, engagement patterns, and behavioral risk factors. This allowed the organization to prioritize individuals whose risk was rising, not just those already generating high spend.

Members identified as high-risk received proactive outreach from a Personal Health Assistant (PHA), a dedicated human guide responsible for care coordination, benefits navigation, and ongoing accountability.

Results on Next Page

THE RESULTS

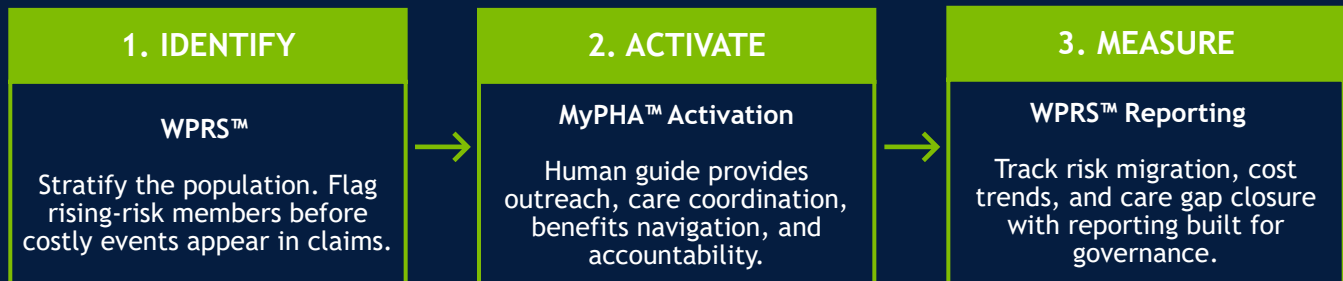
Activation reduced cost trajectory for high-risk members, saving \$17.6M in costs.

Spend (2025)	If Not Activated	Activated	\$17.6M COST SAVINGS
PMPY Spend	\$12,538	\$7,691	
Total Spend (3,632 members)	\$45.5M	\$27.9M	

Among high-risk members, those who engaged with a Personal Health Assistant experienced a materially different cost trajectory than those who did not. Activated members averaged \$7,691 PMPY, compared to \$12,538 among comparable high-risk members without activation.

Applied to the 3,632 activated members, this difference represents \$17.6M in cost savings. While overall spend declined year over year, the larger financial impact came from preventing further escalation among members whose risk was rising.

HOW IT WORKS



THE BOTTOM LINE

The financial impact was driven by Converging Health’s ability to identify and engage high-risk members early, before costs escalated.

Across 3,632 activated members, this resulted in \$17.6M in cost savings. While overall spend declined year over year, the clearest impact was among high-risk members, where activation reduced expected cost compared to similar members without engagement.