



ValidationInstitute

2025 Validation Report

Review for: Catilize Health
Validation Achieved: Savings
Valid through: January 2026



Company Profile

**Catilize Health**[®]

Category:	Third Party Administrator
Website:	https://catilize.com/
Public or Private:	Private
Year Established:	1990
CEO:	Craig Lack
Company contact:	info@catilizehealth.com

Description Provided by the Company:

Catilize Health[®] vision is to make healthcare economically affordable and equitable for employers and employees by diversifying the model. We believe that people deserve access to quality, affordable healthcare. We also believe in smart economics. Our current healthcare system doesn't deliver on either front. So we are.

Catilize Health transforms the healthcare experience for working spouses through a revolutionary approach that redistributes the financial burden of healthcare plans. We scale our SAAS technology and **SIHRA**[®] to US employers, looking to lower healthcare expenses for employers and employees.

Catilize Health Values:

Our work is transformational. Money is not our God. People are.

Be the reason someone has a good day.

If you're green, you're growing.





Company Profile

Catilize Health® is the creator and administrator of the SIHRA® or Spousal MERP. The experience of being the largest administrator of SIHRA participants and over \$400M of evacuated claims ensures **Catilize Health** will deliver unprecedented performance insights, ease of installation and guaranteed savings.





Claim Assertion for Validation

Spousal Incentive Health Reimbursement Arrangements (SIHRA[®]s) will engender employee loyalty by transforming healthcare into a competitive advantage by eliminating the financial hurdles that cause employees to delay care, skip prescription refills and not receive needed treatments.

The SIHRA reduces health benefit claims by transferring risk and incentivizing enrollment in the spouses' employer group medical plan. All claim savings are verifiable and communicated to the employer.

Method / Calculation / Examples

The “validation” is pure arithmetic. It is simply not possible to lose money on the Catilize program.



Findings & Validation

Catilize Health® is the nationwide leader in the business of facilitating Spousal Incentive Reimbursement Accounts (SIHRA®).

By way of background, in many organizations well over half of medical and prescription claims are incurred by dependents. SIHRA gives employees and children, whose spouses have good medical coverage, a strong incentive to switch medical coverage by reimbursing their out-of-pocket expenses. The Catilize Health SIHRA technology allows employer plan sponsors to monetize the spread between the group's PEPY cost versus the SIHRA participant PEPY cost every year. By covering all those expenses, the SIHRA delivers a 100% medical plan tier option with a maximum effective PEPY in 2024 (adjusted annually per the ACA) of \$9,450 in contrast to the national average of \$15,000 PEPY.

Hence, it is mathematically impossible not to save money for the employer sponsor, because very few employers set their out-of-pocket maximum at the ACA limits. The average SIHRA PEPY is most often \$4,000-\$5,500, creating an even larger positive variance vs. the group PEPY. (\$9,450 is what you would spend if everyone in your SIHRA group maxed out their spend.) The savings are 100% measurable as validated by the EOBs of participants.



Validation and Credibility Guarantee

Catilize Health's Spousal Incentive Health Reimbursement Arrangements (SIHRA®s) has achieved validation for **Savings**. Validation Institute is willing to provide up to a \$50,000 guarantee as part of their Credibility Guarantee Program. To learn more, visit <https://validationinstitute.com/credibility-guarantee/>

Program Validation

Program has strong evidence of significant impact on both patient outcomes and on medical costs. Evidence is assessed based upon the certainty it provides that the result is due to the program and not to other factors, such as recruiting people to participate in the program who are most likely to succeed.

Savings

Can reduce health care spending per case/participant or for the plan/purchaser overall.

Outcomes

Product/solution has measurably improved an outcome (risk, hba1c, events, employee retention, etc.) of importance.





CERTIFICATE OF VALIDATION

Applicant:

Catilize Health®

2605 Nicholson Rd. (Suite 1140)
Sewickley, PA 15143

Claim:

Spousal Incentive Health Reimbursement Accounts (SIHRA®s) can significantly reduce a company's health benefit spend and reduce the employee share, by shifting the health benefit to a spouse's employer. Results are guaranteed.

Validation Achieved:

Validated for Savings

Award Date:

February 2022

Al Lewis
Founder and CEO Emeritus
Validation Institute

Craig Sharpe
Chief Executive Officer
Validation Institute



About Validation Institute

Validation Institute is a professional community that advocates for organizations and approaches that deliver better health value - stronger health outcomes at lower cost. We connect, train, and certify health care purchasers, and we validate and connect providers delivering superior results. Founded in 2014, the mission of the organization has consistently been to help provide transparency to buyers of health care.

Validation Review Process

Validation Institute has a team of epidemiologists and statisticians who review each program. The team focuses on three components:

- Evidence from published literature that a similar intervention had similar results.
- The reliability and credibility of the data sources.
- The rigor of the approach to calculating results.

To achieve validation, the program has to satisfy each of these components. VI's team then summarizes the review into a report which is publicly available. Details of VI's review are available with the program's permission.



Case Study

Health Systems Savings History 1.1.23 to 12.31.23

	MERP # Employees	# Members	Claims Transferred
#1	635	1963	\$11,743,050
#2	878	1893	\$5,148,677
#3	165	225	\$732,901
#4	54	132	\$1,021,727
#5	272	771	\$2,577,058
#6	84	190	\$454,259
#7	43	121	\$721,698

Municipality Savings History 1.1.23 to 12.31.23

	MERP # Employees	# Members	Claims Transferred
#1	377	1310	\$5,106,261
#2	256	794	\$2,728,759
#3	164	565	\$1,411,374
#4	20	69	\$441,996

Private Company History 1.1.23 to 12.31.23

	MERP # Employees	# Members	Claims Transferred
#1	772	2189	\$6,109,140
#2	274	862	\$2,403,771
#3	184	328	\$1,186,375
#4	279	731	\$1,891,457
#5	202	541	\$2,697,612
#6	119	269	\$775,330
#7	132	366	\$1,456,716

School System Savings History 1.1.23 to 12.31.23

	MERP # Employees	# Members	Claims Transferred
#1	356	1109	\$4,111,730
#2	64	233	\$544,895
#3	97	396	\$2,687,366
#4	130	403	\$1,119,084
#5	42	116	\$675,825

