



**Validation**Institute

# 2025 Validation Report

**Review for: XP Health**  
**Validation Achieved: Savings**  
**Valid through: September 2025**



# Company Profile



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<b>Category:</b>	<b>Vision Care</b>
<b>Website:</b>	<a href="https://www.xphealth.co/">https://www.xphealth.co/</a>
<b>Public or Private:</b>	Private
<b>Year Established:</b>	2018
<b>CEO:</b>	Antonio Moraes
<b>Company contact:</b>	info@xphealth.co

## Description:

**XP Health** is a digital-first healthcare company for employees and employers reimagining vision health by making cutting-edge vision care convenient and affordable for all. **XP Health** aims to re-envision every facet of vision care from the customer's viewpoint to engineer a modern, truly personalized healthcare experience that delivers unbeatable pricing, real choice and high-value services through innovative technology. Named to Fast Company's 2021 list of "The World's Most Innovative Companies," **XP Health** has expanded from 30 to 3000+ customers, including DocuSign, ADT, Chegg, Sequoia Consulting, and strategic partner Guardian Life Insurance. To learn more visit [xphealth.co](https://xphealth.co).





# Claim Assertion for Validation

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XP Health's employer cost per set of eyeglass frames is lower than the employer's previous plan in this case study.





# Method / Calculation / Examples

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A single employer's costs for a competitor's plan pre-XP Health was tracked for one year and included: Claims costs, including frames, single vision, bi-focal and tri-focal lenses; and administration fees. The number of employees and dependents enrolled and number who had a claim for eyeglass frames was also tracked.

The same employer's costs were tracked for its first year with XP Health. XP Health has a subscription fee that applies per employee per month. The number of employees and dependents who had a claim was counted for the year.

For both the prior plan and the XP Health plan, total claims and administrative costs were divided by the number of claimants to get a per claim cost. The total cost per claim for the prior plan was then compared to the XP Health Plan cost.





# Findings and Validation

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Chart 1 shows Enrolled Members increased from 4,249 in their previous plan to 6,713 (a 58% increase) after switching to XP Health.

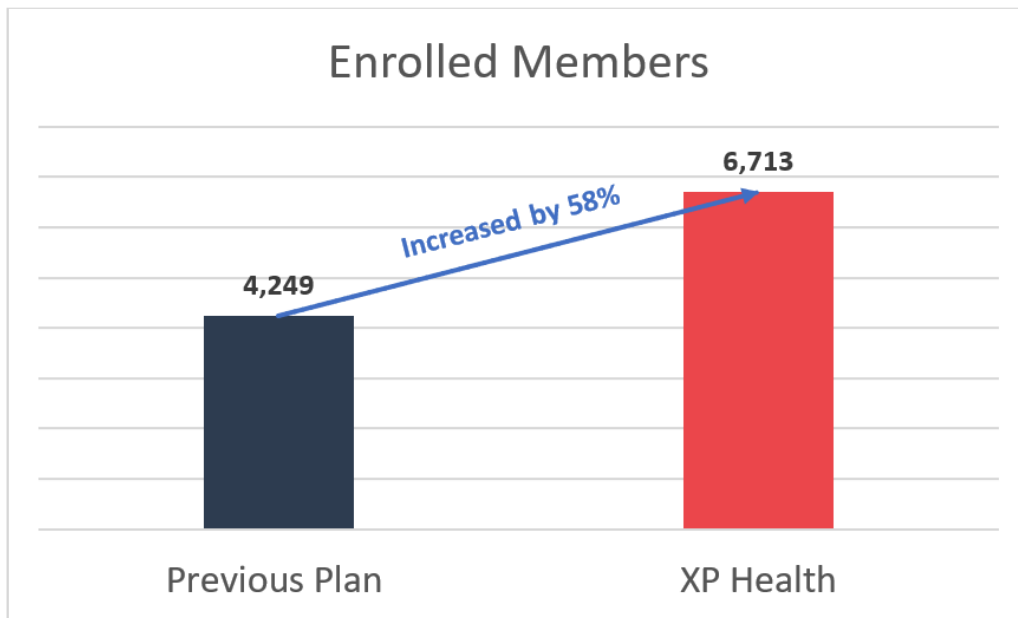


Chart 1



# Findings and Validation

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Chart 2 shows Members with eyeglass claim increased from 1,135 in their previous plan to 5,204 (a 459% increase) after switching to XP Health.

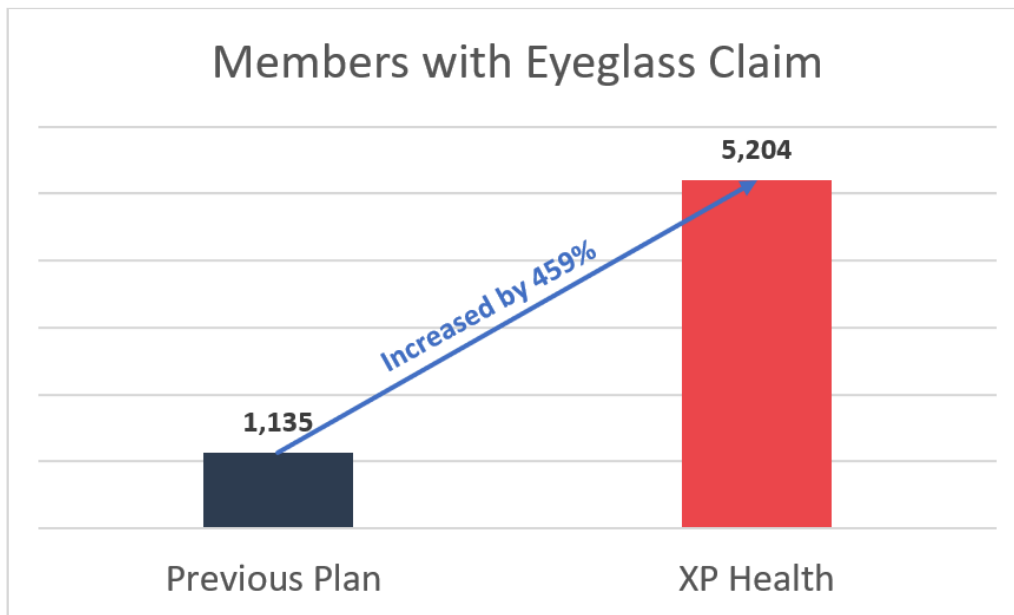


Chart 2

# Findings and Validation

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Chart 3 shows cost per claimant decreased from \$212.86 in their previous plan to \$65.37 (a 69% decrease) after switching to XP Health.

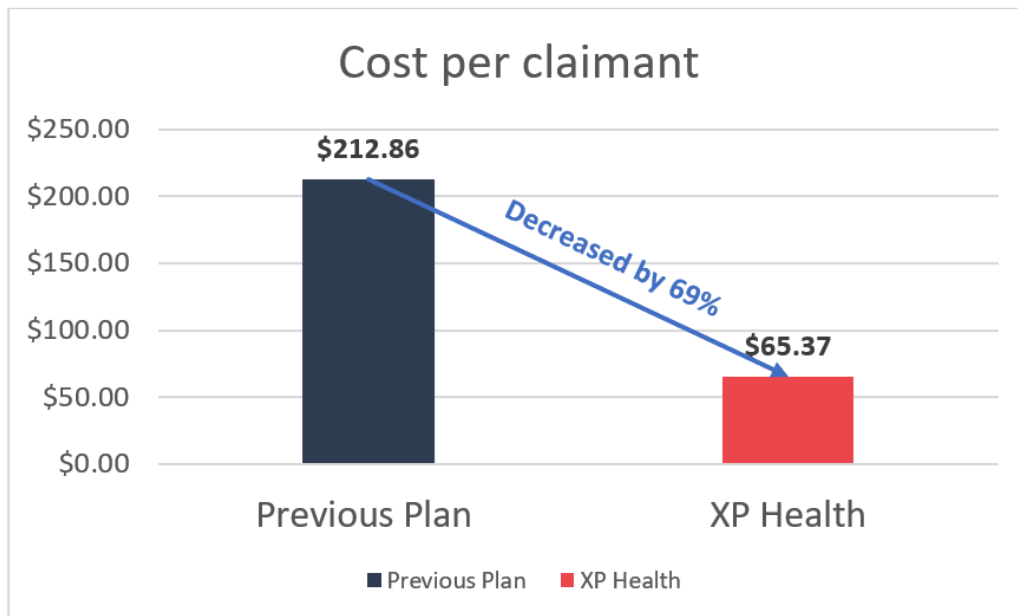


Chart 3



# Limitations

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The XP Health plan enrolled more employees, and had more people receive eyeglass benefits. Thus, the employer's cost per claimant went down while the total spending reflected the larger number of people enrolled.







# Validation and Credibility Guarantee

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**XP Health's service** has achieved validation for **Savings**. Validation Institute is willing to provide up to a \$25,000 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

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**Applicant:** XP Health  
Palo Alto, California 94306, US

**Claim:** XP Health's employer cost per set of eyeglass frames is lower than the employer's previous plan in this case study.

**Validation Achieved:** Validated for Savings

**Award Date:** March 2023

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**Linda K. Riddell, MS**  
**Chief Data Scientist**  
**Validation Institute**

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**Craig Sharpe**  
**Chief Executive Officer**  
**Validation Institute**



# About Validation Institute

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**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.