



**Validation**Institute

# 2022 Validation Report

**Review for: Catilize Health**

**Validation Achieved: Level 1-Savings**

**Valid through January 2023**



# Company Profile

**Catilize Health**<sup>®</sup>

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<b>Category:</b>	Third Party Administrator
<b>Website:</b>	<a href="https://catilize.com/">https://catilize.com/</a>
<b>Public or Private:</b>	Private
<b>Year Established:</b>	1990
<b>CEO:</b>	Craig Lack
<b>Company contact:</b>	info@catilizehealth.com
<b>Description:</b>	

**Catilize Health** helps organizations foster a more inclusive culture that embraces the unique nature of everyone's financial circumstances. Employers are made up of a diverse range of demographics, backgrounds and life experiences and their employees deserve a greater diversity of health plan choices.

Employers partner with **Catilize Health** to administer a single unique health plan that is both fair and equitable because it better represents the diverse communities of workers. Employees feel more understood and loyal because their financial needs are being satisfied while allowing them access to quality affordable care.

**Catilize Health** is the creator and administrator of the SIHRA<sup>®</sup> or Spousal MERP. The experience of over 500,000 member months of SIHRA participation and over \$100M of evacuated claims allows **Catilize Health** to deliver unprecedented performance insights, ease of installation and guaranteed savings.





# Claim Assertion for Validation

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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

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



# Findings & Validation

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Catalize 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 Catalize 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 2022 (adjusted annually per the ACA) of \$8,700 in contrast to the national average of \$12,000-\$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. (\$8,700 is what you would spend if everyone in your SIHRA® group maxed out their spend.) The savings are 100% measurable as validated by the participants' EOB.



# Validation and Credibility Guarantee

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**Catilize Health's Spousal Incentive Health Reimbursement Arrangements (SIHRA®s)** has achieved a level 1 – Savings validation. 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/>

## Level 1 – Savings

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

## Level 2 – Outcomes

Product/solution has measurably moved the needle on an outcome (risk, hba1c, events, employee retention, etc.) of importance.

## Level 3 – Metrics

Credible sources and valid assumptions create a reasonable estimate of a program's impact.

## Level 4 - Contractual Integrity

Vendor is willing to put a part of their fees "at risk" as a guarantee.





**Validation Expiration: January 2023**

# CERTIFICATE OF VALIDATION

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**Applicant:** **Catilize Health**  
2605 Nicholson Rd. (Suite 1140)  
Sewickley, PA 15143

**Claim:** Spousal Incentive Health Reimbursement Accounts (SIHRAs™) can significantly reduce a company's health benefit spend and reduce the employee share, by shifting the health benefit to a spouse's employer.

**Validation Achieved:** **Level 1 - Validated for Savings**

**Award Date:** February 2022

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**Al Lewis**  
**Senior Advisor**  
**Validation Institute**

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**Benny DiCecca**  
**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.



## A WIN/WIN/WIN SITUATION: CUT COSTS, NOT BENEFITS

Research from One Medical Group found that 59% of employees view employee benefits as “very important” to how they feel about their job and their employer. The SIHRA™ allows employers to save money without having to sacrifice the value that comes with offering comprehensive and affordable benefits packages. You move risk away from your organization, drive immediate savings, avoid implementing disruptive changes to your current benefit offerings, and give employees another cost-effective option.

Every employee that enrolls in SIHRA™ generates immediate premium savings for employers.

[www.onemedical.com/about/One-Medical-Benefits-Release.pdf](http://www.onemedical.com/about/One-Medical-Benefits-Release.pdf)



## Immediate and Continued Savings on Premiums and Claims

While premium savings remain relatively consistent through the year, claim savings rose during periods of increased benefit usage.



Please visit us at [www.catilizehealth.com](http://www.catilizehealth.com)

For questions, please contact:

[info@catilizehealth.com](mailto:info@catilizehealth.com)

# Case Study

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## Health Systems Savings History 1.1.21 to 12.31.21

	SIHRA # Employees	# Members	Net Savings
#1	768	1729	\$6,948,589
#2	835	2498	\$7,885,899

## Municipality Savings History 1.1.21 to 12.31.21

	SIHRA # Employees	# Members	Net Savings
#1	240	680	\$1,185,893
#2	302	1040	\$1,993,088

## Private Company History 1.1.21 to 12.31.21

	SIHRA # Employees	# Members	Net Savings
#1	406	1017	\$3,428,424
#2	433	1188	\$2,073,813
#3	65	251	\$1,794,298
#4	97	298	\$959,312
#5	73	225	\$682,941

## School System Savings History 1.1.21 to 12.31.21

	SIHRA # Employees	# Members	Net Savings
#1	225	680	\$2,317,569
#2	109	375	\$1,116,685