



**Validation**Institute

# 2022 Validation Report

**Review for: Apta Health**  
**Validation Achieved: Savings**  
**Valid through: March 2023**

# Company Profile

---



<b>Category:</b>	Care Coordination
<b>Website:</b>	<a href="http://www.apta-health.com">http://www.apta-health.com</a>
<b>Public or Private:</b>	Private
<b>Year Established:</b>	2014
<b>CEO:</b>	Michael E. Poelman
<b>Company contact:</b>	info@apta-health.com

## Description:

**Apta Health** is the first company of its kind to offer self-funded Guided Healthcare to midsize employers, creating a comprehensive solution that makes self-funding easy and takes care of members at the same time. **Apta Health** offer benefits, that were historically only offered to Fortune 500 companies, to mid-market employers. By leveraging their best-in-class Guided Healthcare programs, **Apta** offer solutions that fit the needs of companies looking to make the switch to high-performance benefit plans. Report a 94% member satisfaction rate after implementing **Apta Health**.

# Claim Assertion for Validation

---

Groups that use Apta's Care Coordination services have lower than industry average cost increases, year-to-year.

# Method / Calculation / Examples

---

The analysis calculated the Per Employee Per Month (PEPM) medical and pharmacy costs for a 12-month baseline period before Apta services began, and for two later 12-month periods.

Four credible sources of health insurance rate trends were summarized for the 2016 - 2019 period. See Table 1. Since the employers' baseline years ranged from 2016 to 2019, the average industry trend for the 2016 to 2019 period was taken. To set a low and a high industry trend, the standard deviation was added (or subtracted) from the average.

The PEPM cost was set at \$100 for the baseline period.

## Published Health Insurance Rate Increases

	2016	2017	2018	2019
<b>Aon</b>	8.1%	8.2%	8.4%	7.8%
<b>WTW</b>	9.1%	6.7%	7.1%	7.6%
<b>PWC</b>	6.2%	5.5%	5.7%	5.7%
<b>Segal</b>	6.8%	6.7%	6.6%	7.5%
Average 2016 - 2019				7.1%
Standard deviation				1.02%

# Findings & Validation

---

Chart 1 shows Apta Health clients' actual PEPM medical and pharmacy costs from a baseline year and two subsequent years. The industry trend shows what the PEPM would have been if Apta clients' costs had risen by the industry average trend for two consecutive years.

In Year 1, Apta groups beat the industry rate trend by \$8 to \$10 dollars PEPM; in Year 2, the savings was \$10 to \$14 PEPM.

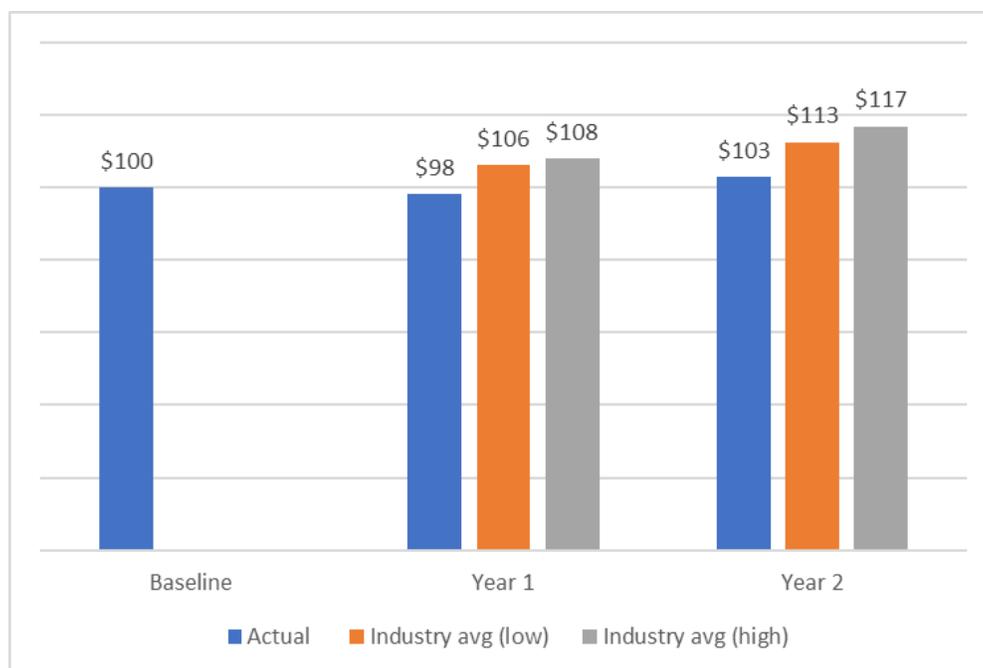


Chart 1

# Limitations

---

By blending different time periods together, the analysis reduces the effect of the pandemic. For example, an employer's Year 1 could have occurred in 2020 when use of medical services decreased; this employer's PEPM would pull down the PEPM for the entire cohort.

# Works Cited

---

## Data Sources: Industry Rate Trends

Aon	<a href="https://aon.mediaroom.com/2016-12-15-Global-Medical-Costs-Expected-to-Increase-in-2017-Despite-Lower-Rates-of-Inflation">https://aon.mediaroom.com/2016-12-15-Global-Medical-Costs-Expected-to-Increase-in-2017-Despite-Lower-Rates-of-Inflation</a>
Aon	<a href="https://insights-north-america.aon.com/research/2020-global-medical-trend-rates-report?utm_source=Aoncom&amp;utm_content=Ceros%20Page%20Download%20Report&amp;utm_campaign=2020%20Global%20Medical%20Trend%20Rates&amp;utm_medium=Organic">https://insights-north-america.aon.com/research/2020-global-medical-trend-rates-report?utm_source=Aoncom&amp;utm_content=Ceros%20Page%20Download%20Report&amp;utm_campaign=2020%20Global%20Medical%20Trend%20Rates&amp;utm_medium=Organic</a>
PWC	<a href="https://www.pwc.com/us/en/industries/health-industries/library/behind-the-numbers.html">https://www.pwc.com/us/en/industries/health-industries/library/behind-the-numbers.html</a>
Segal	<a href="https://www.segalco.com/media/1781/trend-survey-2016.pdf">https://www.segalco.com/media/1781/trend-survey-2016.pdf</a>
Segal	<a href="https://www.segalco.com/consulting-insights/archive/reports-and-surveys/2016/2017-health-plan-cost-trend-survey">https://www.segalco.com/consulting-insights/archive/reports-and-surveys/2016/2017-health-plan-cost-trend-survey</a>
Segal	<a href="https://www.segalco.com/media/1667/me_trend_survey_2019.pdf">https://www.segalco.com/media/1667/me_trend_survey_2019.pdf</a>
Segal	<a href="https://www.segalco.com/media/1664/segal_trend_survey_2020.pdf">https://www.segalco.com/media/1664/segal_trend_survey_2020.pdf</a>
Willis Towers Watson	<a href="https://www.moncey-assurances.com/doc/TW-2016.pdf">https://www.moncey-assurances.com/doc/TW-2016.pdf</a>
Willis Towers Watson	<a href="https://www.wtwco.com/-/media/WTW/Insights/2018/11/2019-global-medical-trends-survey-report.pdf?modified=20181102215254">https://www.wtwco.com/-/media/WTW/Insights/2018/11/2019-global-medical-trends-survey-report.pdf?modified=20181102215254</a>

# Validation and Credibility Guarantee

---

**Apta Health's care coordination services** 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/>

## 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.

## Metrics

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

## Contractual Integrity

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



**Validation Expiration: March 2023**

# CERTIFICATE OF VALIDATION

---

**Applicant:**

**Apta Health**

11755 E. Peakview Ave, Suite 250  
Englewood, Colorado, 80111

**Product:**

Apta Health's care coordination services

**Claim:**

Groups that use Apta's Care Coordination services have lower than industry average cost increases, year-to-year.

**Validation Achieved:**

**Validated for Savings**

**Validation Award Date:**

August 2022

---

**Linda K. Riddell, MS**  
**VP, Population Health Scientist**  
**Validation Institute**

---

**Benny DiCecca**  
**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.