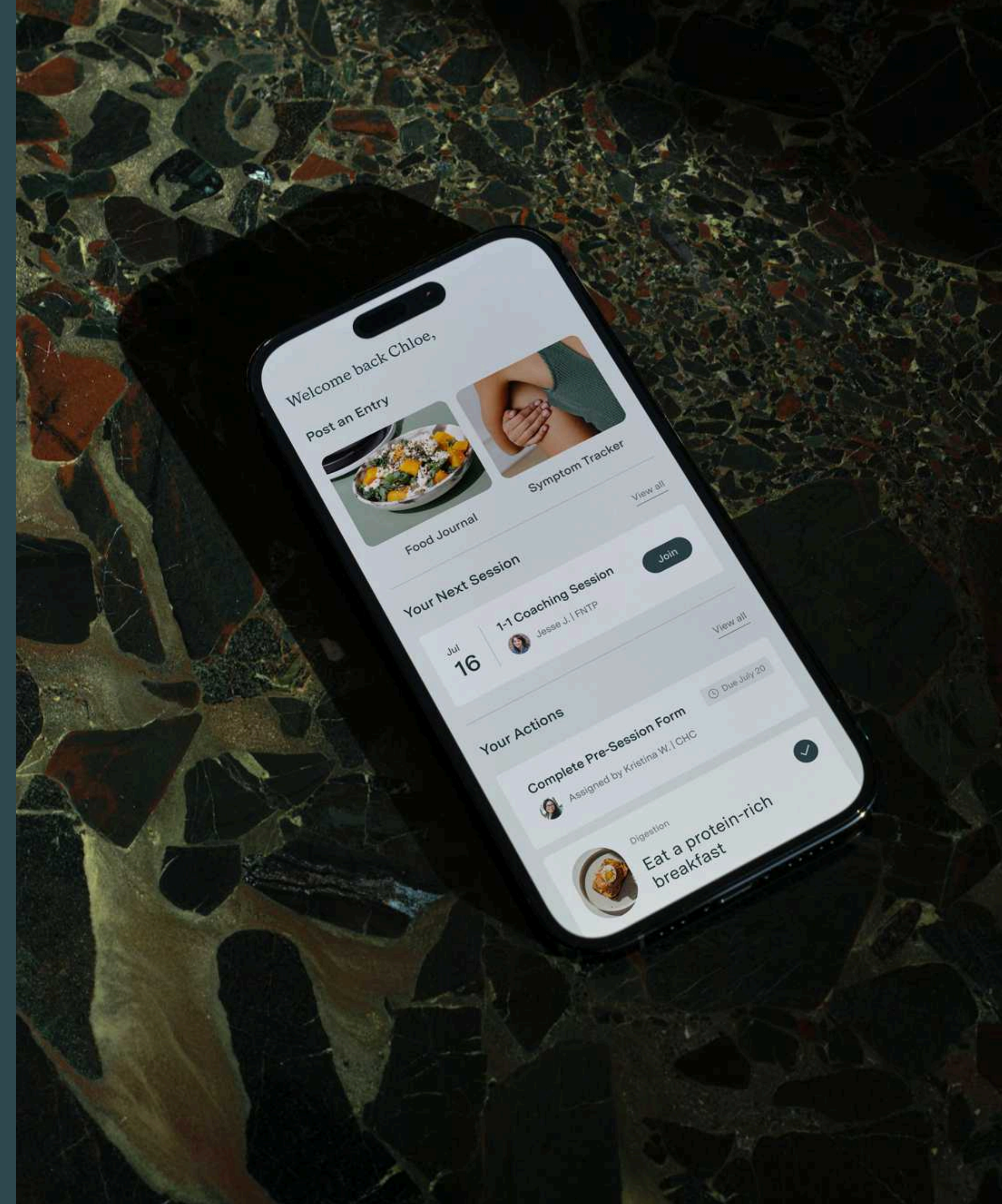


Clinical Impact & Cost Savings Report



The Autoimmune Epidemic

Independent research
conducted by



Autoimmune disease affects over 50 million Americans and is one of the fastest-growing, most expensive, and least understood categories in healthcare. It often takes 4.5 years and five doctors to receive a diagnosis, with patients experiencing a complex mix of debilitating symptoms that disrupt daily life and drive up healthcare utilization.

The standard of care relies heavily on expensive biologics—often costing over \$50K per member annually—that mask symptoms but rarely address root causes. WellTheory solves this by offering a more effective, whole-person approach that reduces reliance on high-cost drugs, improves quality of life, and delivers measurable savings for employers and health plans.

Prevalence & Disparities

7.2% of employed adults received treatment for 1 of 5 researched autoimmune conditions – **true prevalence is closer to 15% for all 100+ conditions**

2x higher incidence of autoimmune disease in **women** compared to men

Employer Cost Impact

16x higher prescription costs for autoimmune patients, driven by **high-cost specialty drugs (e.g., Humira, Stelara, Enbrel)**

6x higher medical and prescription costs for autoimmune patients, due to higher hospital stays, ER visits, etc.

Short-Term Disability

73 lost workdays per year **\$27k** per patient in economic value

Long-Term Disability

287 lost workdays per year **\$82K** per claimant in employer costs

1. Data sources include the Agency for Healthcare Research and Quality’s (AHRQ’s) Medical, Expenditure Panel Survey (MEPS), IBI’s Health and Productivity Benchmarking System, and the U.S. Bureau of Labor Statistics (BLS) Occupational Employment Statistics (OES) program and National Compensation Survey. data from the Agency for Healthcare Research and Quality’s (AHRQ’s) Medical, Expenditure Panel Survey (MEPS), IBI’s Health and Productivity Benchmarking System, and the U.S. Bureau of Labor Statistics (BLS) Occupational Employment Statistics (OES) program and National Compensation Survey.

About WellTheory

Built by patients, WellTheory is a first-of-its-kind digital care platform that addresses the root cause of autoimmune and inflammatory conditions—a top 5 driver of employer healthcare costs. Our 12-month, evidence-based program combines personalized nutrition, lifestyle interventions, advanced testing, and continuous 1:1 support from an interdisciplinary care team. We treat the whole person—not just the diagnosis—to improve symptoms, reduce reliance on high-cost specialty drugs, and lower total cost of care.

Members receive expert guidance from a care team of dedicated autoimmune experts, including licensed dietitians and board-certified health coaches, along with proactive coordination with their existing providers. Our outcomes have been validated by third-party clinical and actuarial analysis, showing significant improvements in remission rates, healthcare utilization, and cost savings.

As part of the offering our members receive access to:

1:1 Care Support

Expert care delivered through video calls and unlimited messaging with a dedicated Care Team made up of Registered Dietitians and Health Coaches.

Nutritional Guidance & Resources

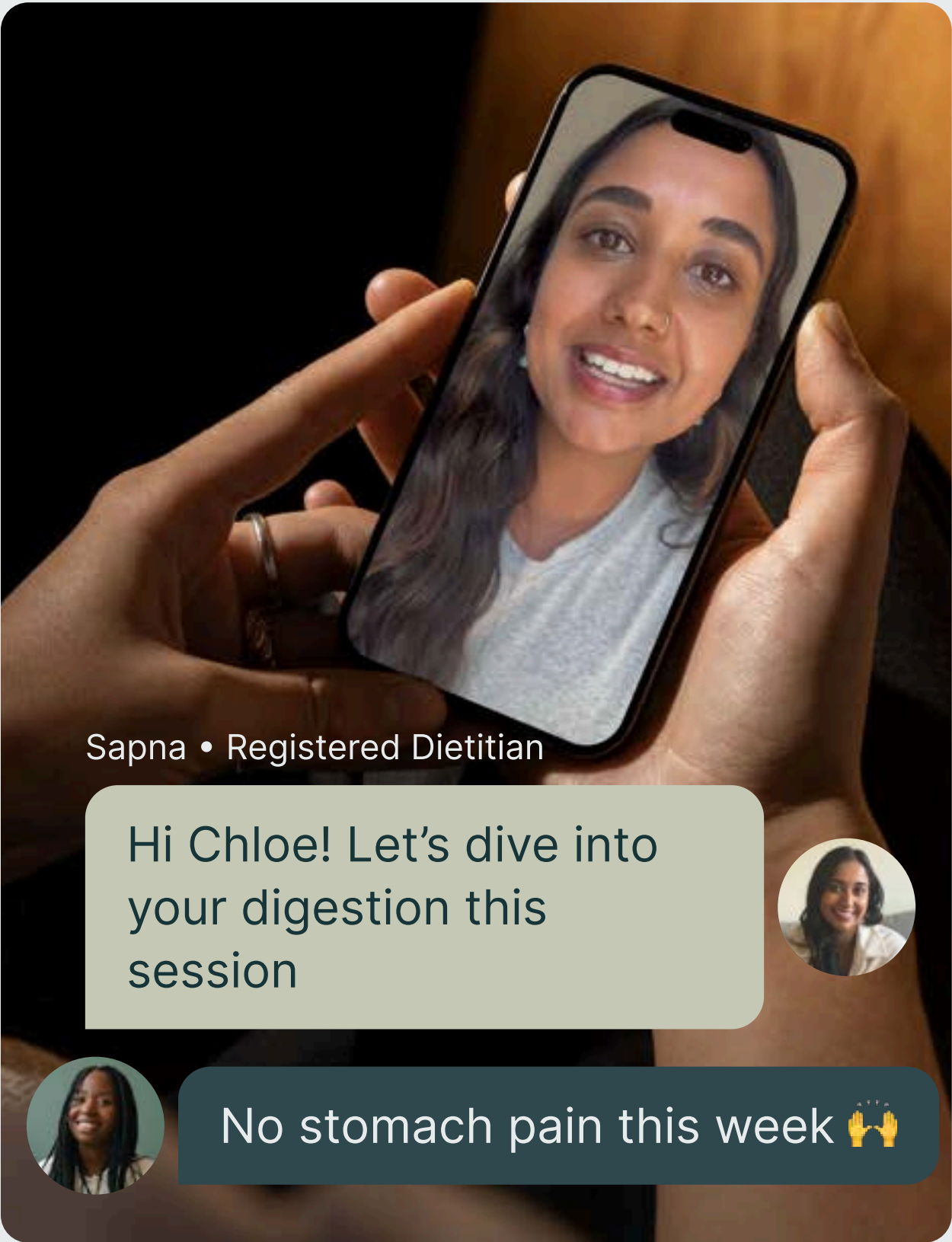
Personalized nutritional meal plans tailored to support autoimmune health, expert-backed recommendations, and other educational resources, including videos and handpicked articles.

Customized Care Plans

360° Care Plan that is tailored to a member’s health goals and ongoing accountability from expert practitioners.

Curated Community Support

Attend condition-specific and other live events, meet other members with similar conditions, and ask questions in a moderated community setting.



WellTheory’s Clinical Outcomes

Autoimmune conditions are uniquely complex, presenting with a wide range of symptoms—from fatigue and pain to digestive issues and brain fog—which WellTheory addresses through a whole-person, root-cause care model combining personalized nutrition, targeted lifestyle changes, and continuous support. By treating the individual, not just the diagnosis, WellTheory helps members improve across multiple symptom areas at once.

81%



of members reporting improved digestive symptoms, such as diarrhea, abdominal pain, and indigestion

55%



of members reporting improvements in fatigue (PROMIS)

45%



of members reporting improvements in overall pain (PROMIS)

43%



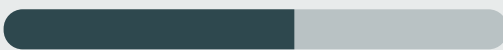
of members reporting improvements in overall sleep

61%



of members reported improvements in depression (PHQ-9)

60%



of members reported improvements in anxiety (GAD-7)

The mental health toll of autoimmune disease is significant—many patients experience anxiety and depressions driven by chronic inflammation and years of debilitating symptoms. WellTheory’s program addresses this burden, recognizing the deep connection between autoimmune and mental health—and equipping members with tools, guidance, and care to support both.



PROMIS: A standardized tool used to measure physical, mental, and social health across various populations and conditions. **PHQ-9:** 9-question Patient Health Questionnaire to screen adults for the presence and severity of depression symptoms. **GAD-7:** 7-question Generalized Anxiety Disorder assessment used to measure and assess the severity of Generalized Anxiety Disorder.

Source: Patient-reported outcomes data is collected via surveys issued at intake and on a recurring 3 month interval. The clinical outcomes data comes from 230 commercial patients. Top 5 conditions observed in the population: Hashimoto's Thyroiditis, Rheumatoid Arthritis, Psoriasis, Inflammatory Bowel Disease, Multiple Sclerosis.

How WellTheory’s Clinical Outcomes Translate To Cost Savings

To understand and demonstrate the cost savings of WellTheory’s autoimmune solution, Accorded, a third-party actuarial firm, analyzed the cost and utilization metrics for each autoimmune condition compared to a base population benchmark in total based on a national average and by detailed service categories.

Accorded’s cost impact and savings model utilizes members' self-reported healthcare utilization data collected during the length of the program coupled with claims data for 25M+ from the Merative MarketScan Commercial Claims Database. This data is applied to real claims at a service level to determine the projected cost impact for autoimmune conditions. These assumptions are based on clinical research, industry data, and professional (clinical and actuarial) judgment.

Accorded

An actuarial intelligence company with a mission to build a frictionless, sustainable value-based contracting ecosystem that assists providers like WellTheory in articulating the financial value of their healthcare offerings. We share a goal to promote trust and financial transparency within the healthcare industry.

Merative MarketScan

Merative MarketScan Commercial Claims Database provides one of the longest-running and largest collections of proprietary de-identified claims data for privately insured people in the US. The Commercial Claims Database includes over 25M members’ eligibility and claims data from employer-sponsored plans.

Cost-Impact Model Overview

Accorded utilized member self-reported utilization data collected every three months to understand the savings associated with WellTheory’s solution.

Data Sources

- WellTheory Patient Reported Healthcare Utilization Data
- Merative MarketScan 2022 Commercial Database with over 25M members’ eligibility and claims data from employer-sponsored plans

Population Selection

- **Age group:** 18 to 65
- **Gender:** Male, Female
- **Geography:** United States of America
- **Conditions:** 65+ autoimmune conditions, including Hashimoto's, Rheumatoid Arthritis, Celiac Disease, Psoriasis, Multiple Sclerosis and Irritable Bowel Disease.

Methodology

To assess the impact of WellTheory’s root-cause, whole-person intervention on conditions such as Rheumatoid Arthritis, Psoriasis, Hashimoto’s Thyroiditis, and Inflammatory Bowel Disease, Accorded analyzed cost and utilization metrics compared to a national benchmark population—both in aggregate and across detailed service categories.

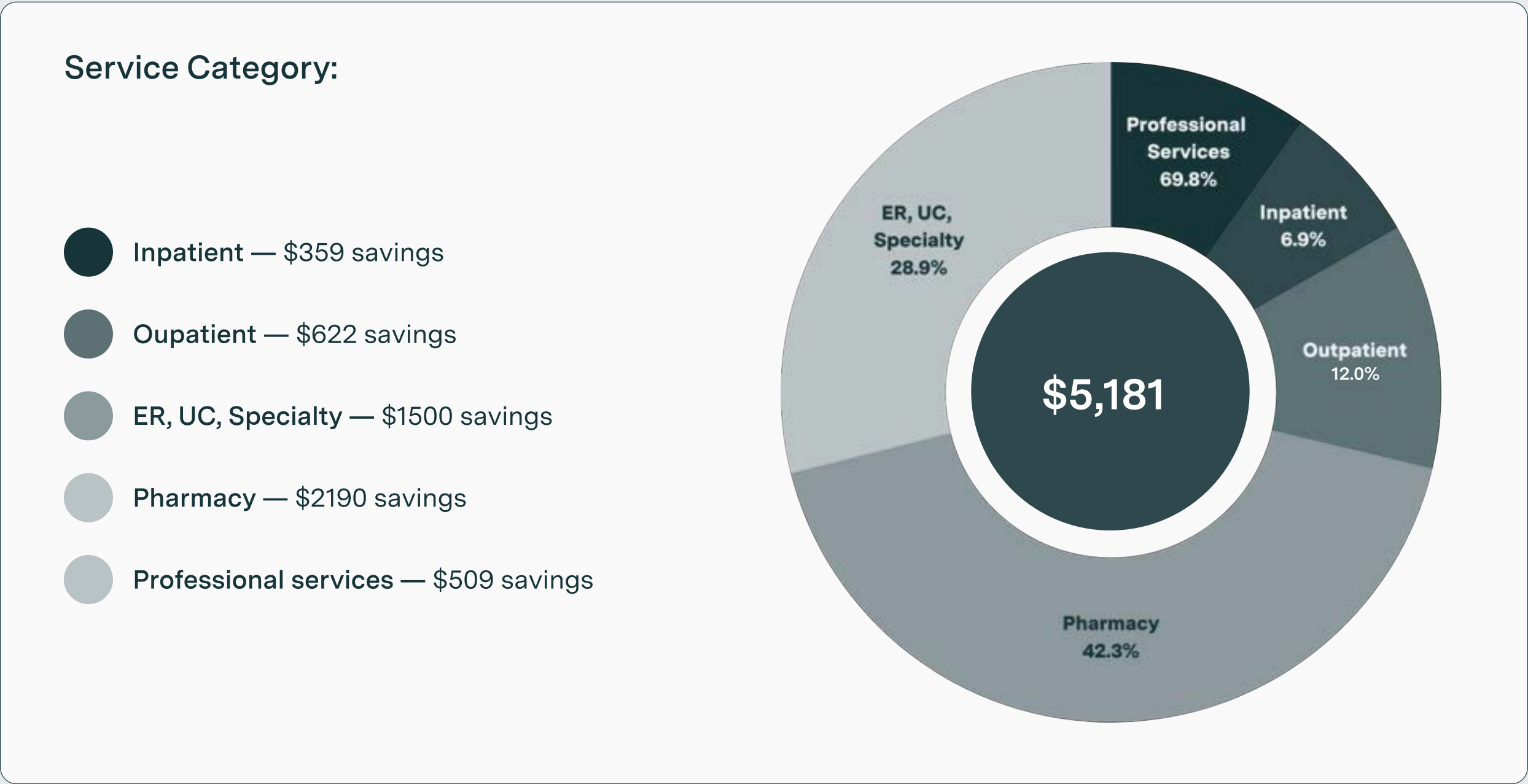
- The analysis was based on a blended model of two autoimmune cohorts:
1. Individuals using high-cost specialty drugs (e.g., Humira, Enbrel, Stelara)
 2. Individuals not using high-cost specialty drugs

Savings assumptions were generated across the combined population. The estimated per-patient, per-year savings reflects the difference between benchmark costs and actual cohort costs. This analysis captures direct healthcare savings only and does not include potential additional value such as reduced absenteeism, improved productivity, access to care, or employee satisfaction.

Reducing Health Care Costs For Autoimmune Populations

Third-party actuarial analysis conducted by Accorded found that implementing WellTheory leads to significant cost savings by reducing utilization across all service categories for autoimmune patients.

Compared to national benchmarks, WellTheory is projected to save up to \$5,181 in savings per autoimmune patient per year.



About This Data

Accorded utilized member self-reported utilization data collected every three months to understand the savings associated with WellTheory’s solution. Comparing WellTheory’s member healthcare utilization to the 25M live MarketScan Database, WellTheory members reported the following reductions in healthcare utilization:

71%

reduction in imaging services such as MRI, CT, or X-Ray

64%

reduction in emergency room visits

38%

reduction in overnight hospital stays

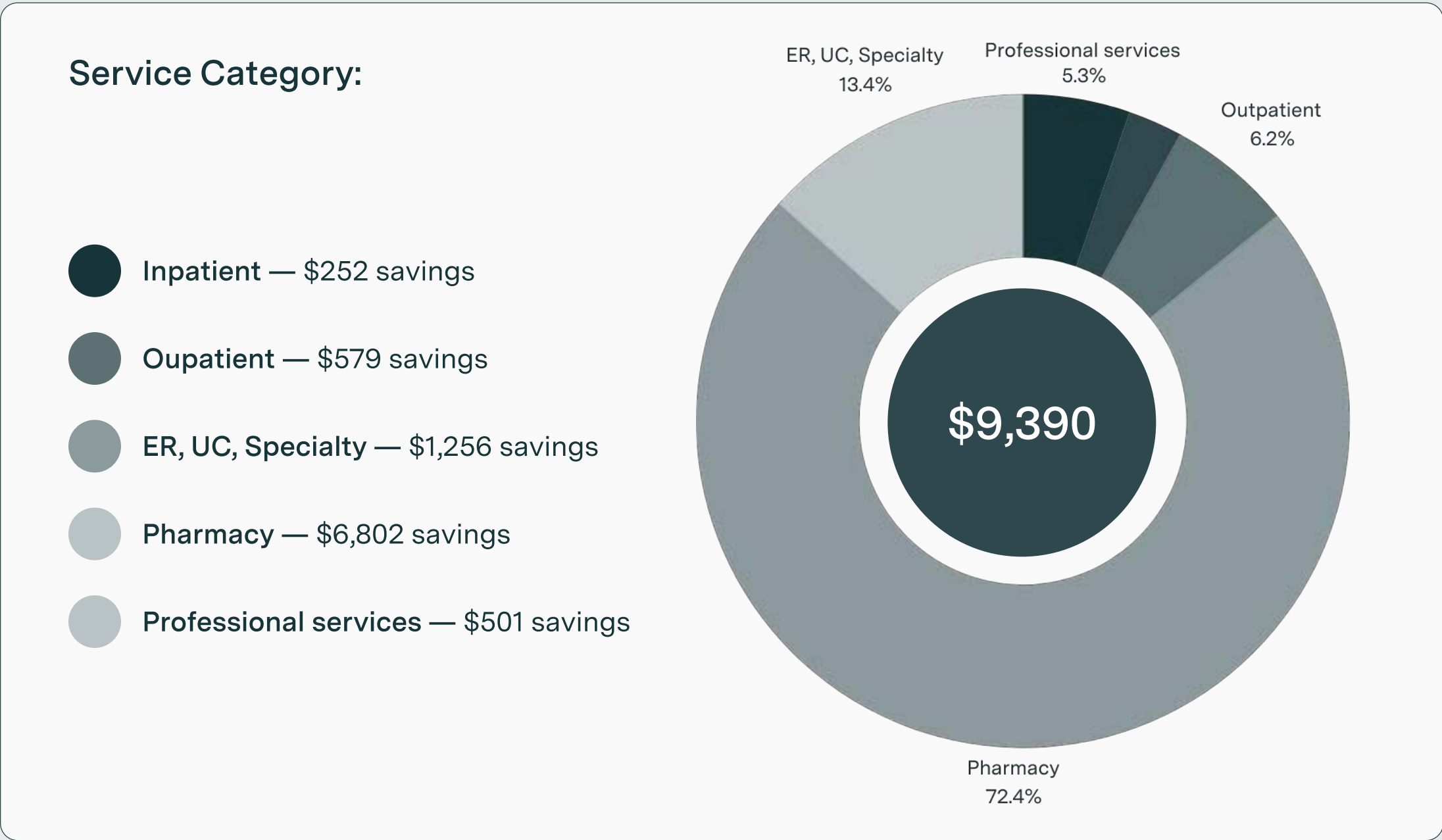
15%

reduction in biologics utilization

WellTheory Drives Even Greater Savings For Populations On High Cost Drugs

For autoimmune populations on high-cost biologics, third-party actuarial analysis found that implementing WellTheory leads to significant cost savings by reducing utilization across all service categories.

Compared to national benchmarks, WellTheory is projected to save up to \$9,390 in savings per patient per year.



Reducing Reliance On Biologics

WellTheory has supported patients in safely tapering or discontinuing high-cost specialty medications—particularly for rheumatologic conditions such as Rheumatoid Arthritis, Psoriatic Arthritis, and Ankylosing Spondylitis—in partnership with their prescribing providers.

