

Embarc Benefit Protection[®]

Helping you protect clients from high-cost gene therapy risk while ensuring access to care.

THE CHALLENGE FOR YOUR CLIENTS:

Managing high-cost gene therapy risk

Significant breakthroughs in gene therapy research and FDA approved treatments have given hope to patients diagnosed with genetic conditions.

However, the high cost of these therapies—often exceeding millions per treatment—creates significant financial risk and budget volatility for employer-sponsored plans.

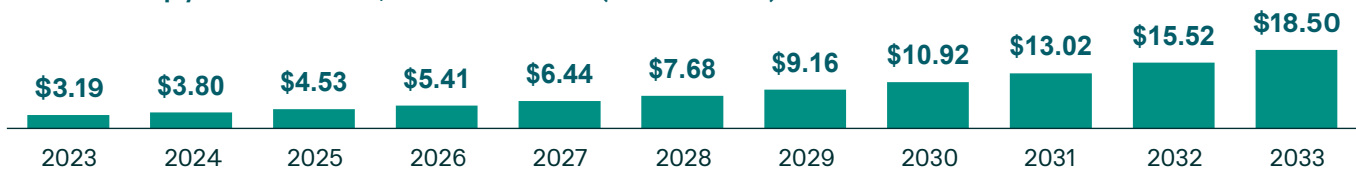
A strategic solution you can bring to clients

Embarc Benefit Protection[®] enables you to help clients manage the financial impact of gene therapies while ensuring members have access to life-changing care.

We're aligned, first and always, with the people who need care the most, which is why we created Embarc Benefit Protection, a comprehensive program that offers members with genetic conditions simple, affordable and predictable access to life-changing and potentially curative treatments.

These revolutionary therapies were initially developed for individuals with rare diseases, in recent years, though, the patient population eligible for gene therapies has expanded.

Gene therapy market size, 2023 to 2033 (USD billion)¹



Why this matters for your clients



The gene therapy market is projected to cost \$18.5 billion in the U.S. by the end of 2033.¹



Embarc Benefit Protection shields plans and members against treatment costs ranging from \$913K to \$4.25M.²

One comprehensive gene therapy solution that offers members simple, affordable and predictable access to life-changing treatments

Gene therapy access that ensures that a member seeking out an included gene therapy won't pay any out-of-pocket costs for the therapy or ancillary fees related to their gene therapy treatment*

- + End-to-end case management that supports members throughout their gene therapy journey
- + Utilization management that ensures a managed cost of care, while providing a seamless member experience

Embarc Benefit Protection offers added protection with benefits that stop-loss coverage doesn't include, such as:



Deliver predictable costs for your clients

Plans pay a set per member per month (PMPM) fee. Then if a member seeks out one of the included gene therapies, members and plans have no out-of-pocket costs for the therapy or ancillary fees when Embarc criteria is met.*



Eliminate upfront financial exposure

With Embarc, plans aren't responsible for any up-front payments that would require reimbursement. Unlike stop-loss coverage, a plan's PMPM fee does not increase when there is a claim.



Create additional financial value

Even if claims are incurred throughout the year, plans may be eligible for a surplus payout at the end of the year based on overall program claims paid versus anticipated utilization.



Offer flexibility across client plan designs

Plans can join and continue using Embarc independent of their medical carrier—giving plans more control of their gene therapy benefits.

Evolving to support your client strategy

As the gene therapy landscape evolves, Embarc continues to expand—helping you proactively address emerging risks and opportunities for your clients.

Decisions about the addition of gene therapies to Embarc Benefit Protection will be primarily, but not exclusively, determined by our core guiding principles:

- + High-cost, potentially life-changing, efficacious and single-administration therapies
- + Opportunities to improve access for our members and plan sponsors
- + Avenues to make gene therapies more affordable

Connect with your Evernorth representative to evaluate your client's exposure to gene therapy risk and model the potential financial impact.

COMPLEMENTARY RESOURCES

[Embarc consultant FAQs](#)

For more information, visit the [Consultant Hub](#).

*Members with an HSA must have met the applicable minimum deductible required for a high-deductible health plan

1. U.S. gene therapy market Size to Hit USD 18.50 Billion by 2033. BioSpace. February 26, 2025
2. \$913K: Spark Therapeutics Inc. 2025 price of LUXTURNA® therapy in U.S., \$4.25M: BioSpace 2024: published price of LENMELDY™ from the manufacturer

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