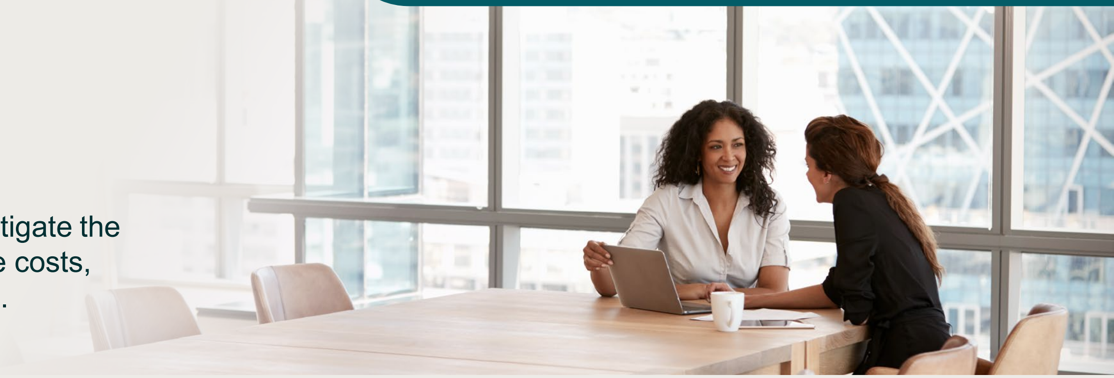
Providing access to life-changing gene therapies



This case study demonstrates how you can help clients mitigate the financial volatility of gene therapies—delivering predictable costs, protecting plan budgets, and improving member outcomes.

Why this matters for your clients

+ Gene therapies can exceed \$3M per claim, creating significant budget volatility
+ Traditional stop-loss may not fully protect against emerging therapies
+ Solutions like Embarc enable predictable costs and improved access to care
+ Supports stronger long-term benefits strategy conversations

An employer client with 2,950 enrollees had a member with hemophilia B, a hereditary bleeding disorder caused by a lack of blood clotting factor IX.

Hemgenix® is a gene therapy developed for the treatment of hemophilia B which provides a long-term solution by delivering a functional copy of the gene responsible for producing factor IX, thereby reducing or eliminating the need for regular and costly therapy.

The cost of Hemgenix is ~\$3.5 million

Because the client joined Embarc Benefit Protection, their plan was shielded from the high cost of Hemgenix, and the **member had quick access to the drug, with no out-of-pocket cost.**

At the time of administration, the client paid \$15,576* for Embarc

Hemgenix medical claim cost paid:	\$3,500,000
Care Management (UM/CM savings)**:	\$714,000
Total claim cost:	**\$4,214,000**

*After surplus payment
**Costs can vary

Total client savings: \$4,198,424