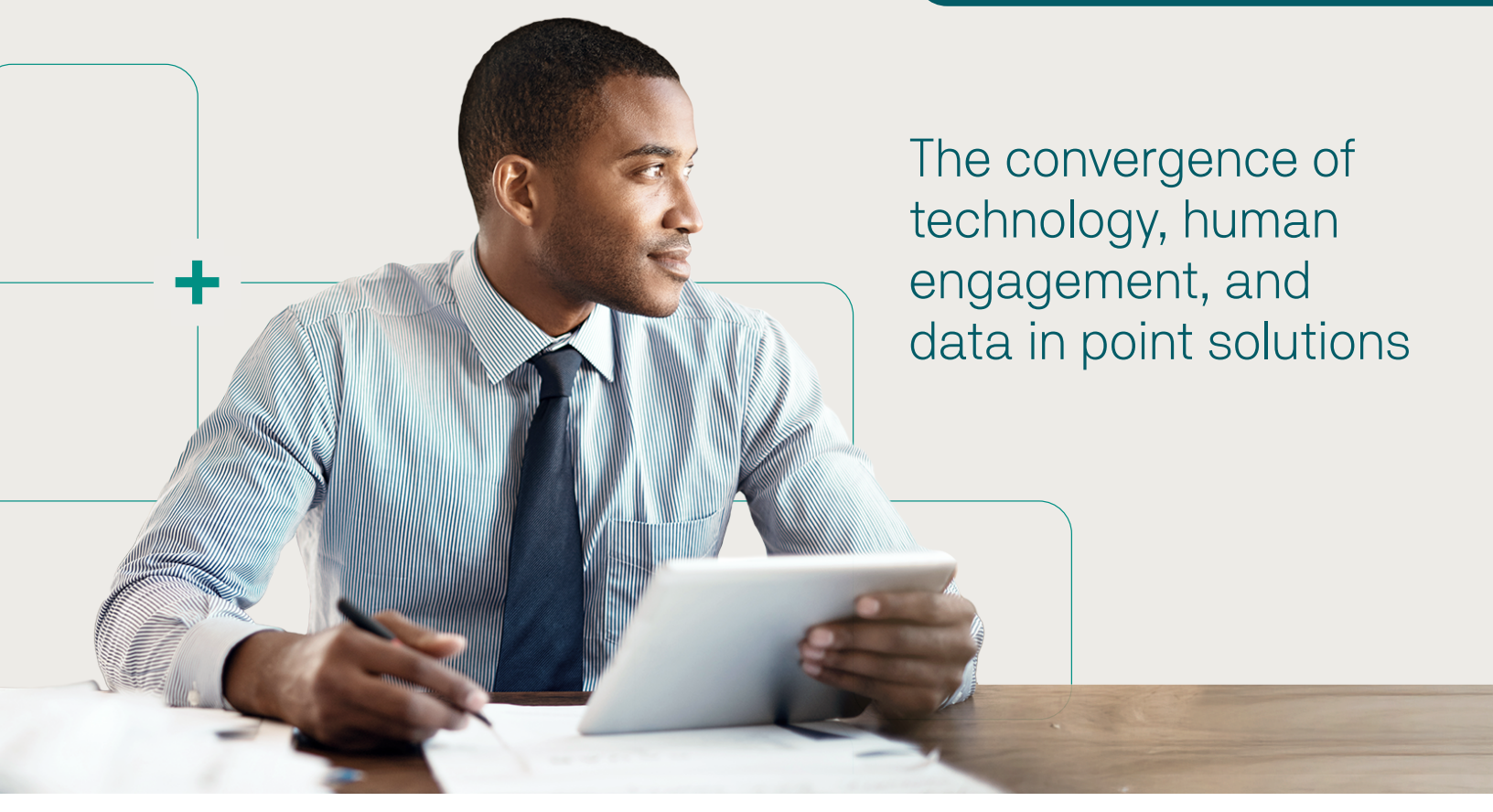




The convergence of technology, human engagement, and data in point solutions



Digital point solutions in healthcare are designed to address specific, targeted problems with focused tools.

But with more than **350,000 global vendors** of digital health products now in the market,<sup>1</sup> benefit managers are suffering from **point solution fatigue**.

## Navigating the complex landscape

In a recent Evernorth study, we found:

**40%** of employers now manage 10+ benefits vendors, with some using 20+<sup>2</sup>

**58%** of employers report that their benefits are underutilized<sup>2</sup>

**90%** of employers now offer a navigation solution (up from 78% in 2024)<sup>2</sup>

## Key challenges with point solutions

### For employers

- + Rising costs with limited clinical insights
- + Complex administration with limited vendor coordination, accountability and transparency
- + Integration friction between solutions

### For employees

- + Confusing experiences that lead to disengagement and low utilization
- + Lack of understanding of available benefits

## Navigating modern point solutions

Work together with your client by clicking the different categories for a closer look at what they should prioritize when evaluating solutions.

Click through the categories below to see what employers should look for ▶



## Navigating today's solution-rich landscape

A vendor-agnostic navigation solution can answer many of the difficulties that benefits leaders and members are experiencing.

Evernorth's Benefits Navigation<sup>SM</sup> makes it easier for your clients' members to use, access and understand benefits and care through a central, unified experience.



### Transforming healthcare with advanced technology

Advanced data analysis is driving personalized care—and revolutionizing benefits navigation—to provide tailored experiences for every member.

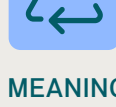
Employers who adopt a navigation platform can transform how they manage and deliver benefits.

This solution offers:



### VENDOR PERFORMANCE MANAGEMENT

- + Clinical, independent validation
- + Engagement tracking
- + Seamless employer/vendor relations



### MEANINGFUL DATA INTEGRATION

- + Curated recommendations from the entire ecosystem of plan and vendor data
- + Early identification of needs, plus proactive care coordination alerts



### HYPER-PERSONALIZED MEMBER EXPERIENCE

- + Embedded wellness incentives
- + Activity/habit tracking
- + Deductible and out-of-pocket accumulator balances

## Preserving empathy in the benefits experience

Beyond clinical guidance, integrating “human touch” into digital health solutions enhances trust, engagement, and overall care effectiveness.

### BUILDS TRUST AND ENGAGEMENT

- + Personalized support fosters confidence in care decisions, reducing anxiety and hesitation by making members feel heard and supported.

### ADDRESSES COMPLEX NEEDS

- + Digital tools are powerful, but human guidance helps navigate nuanced health concerns.

### IMPROVES ADHERENCE AND BEHAVIOR CHANGE

- + Empathetic coaching and encouragement helps drive better long-term health outcomes.

### REDUCES HEALTH INEQUITIES

- + Personalized interactions can help close gaps in care and address social determinants of health.



Empathy in healthcare professionals is linked to better health outcomes, engagement, and satisfaction among members.<sup>3</sup>



Members who feel heard and guided through their care options are more likely to engage with their benefits.

## The growing role of smarter data

C-suite, president, and director-level leaders are frequently involved in healthcare and benefits services for their organizations.

They typically make decisions based on:

- + Employee satisfaction
- + Potential for improvement
- + Reputation and reliability of potential vendors
- + Participation and engagement of employees
- + Cost savings

Data is the key to proving the value of healthcare benefits investments. Without clear insights, organizations struggle to determine if solutions are working, cost-effective, and aligned with employee needs.

For example, through our Digital Health Formulary, Evernorth has ensured that vendor partners deliver proven value in key areas.

**52%** pain reduction for patients with musculoskeletal (MSK) conditions<sup>4</sup>

**12.9 lbs.** (on average) weight loss per participant<sup>4</sup>

**65%** tobacco quit rate<sup>4</sup>



### 14.2 million members

across 1,245 client carriers have benefited from Evernorth's curated solutions<sup>4</sup>

## Where to go from here

A vendor-agnostic, data-driven approach—combined with **empathetic navigation services**—helps organizations maximize the impact of their healthcare benefits investments.

By prioritizing seamless integration, meaningful engagement, and personalized support, employers can empower their workforce to access **the right care at the right time**.

[Visit the Consultant Hub](#)



1. Health Trends Report, 2021 QVIA Institute for Human Data Science

2. Evernorth Health Services, Internal Navigation Research Survey Results Among Employers and Consultants, March 2025.

3. Nembhard IM, David G, Ezzeddine I, Betts D, Radin J. A systematic review of research on empathy in health care. Health Serv Res. 2023 Apr;58(2):250-263. doi: 10.1111/1475-6773.14016. Epub 2022 Jul 15. PMID: 35765156; PMCID: PMC10012244.

4. Evernorth Health Services, Internal study on Digital Health Formulary effectiveness, 2024. Results may vary.