

CONNECT EMPOWER TRANSFORM



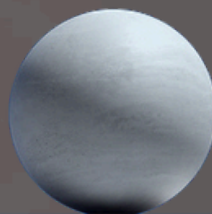
Annual Report 2025



health action council

Enhancing Business. Enlightening Lives. Enriching Communities.

CONNECT. EMPOWER. TRANSFORM.



At Health Action Council, everything we do is grounded in our “why” — supporting member employers and their teams by delivering smarter, more sustainable healthcare solutions. We continue to challenge our partners to think differently, improve best practices, and uncover new opportunities that help our members **remain competitive** as leading employers.

Our foundational strength is built on connections. By bringing members, partners, and communities together, we share insights, aggregate and analyze data, and design programs that reduce costs and address complex issues. The results are measurable financial savings, stronger workplaces, and healthier communities.

Our theme - **Connect. Empower. Transform.** - reflects our mission and highlights how stakeholders contribute to our collective success. Together, we create a ripple effect by building trusted relationships, equipping members with actionable tools and insights, and driving meaningful change that improves human and economic health.

Connection is at the core of our mission to enhance human and economic health. The relationships built with our members, partners, and communities clear pathways for sharing insights, examining data, and developing solutions that help members **transform** their teams and organizations.

How did we make those connections? Internally, our team meetings created space to reflect, rethink, and recommit to shared values. Externally, we gathered vendors and partners to address access, costs, communications, outcomes, and benefits. These conversations made us stronger — together. Our work to strengthen relationships across stakeholders is a continuous focus. Throughout the year, these fluid and intentional conversations sustained a 40-year-strong momentum, encouraging participation and a sense of ownership.

As an organization, we **empower** our members and valued partners with the resources and collective strength to drive change. The culmination of actionable data and collaboration from all stakeholders—employers, providers, and communities—is channeled into competitive contracts, optimal group purchasing opportunities, clinical expertise, and innovative programs.



Patty Starr

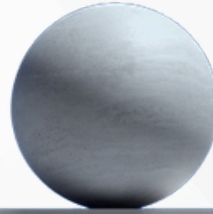
Patty Starr
President & CEO
Health Action Council



Cassie Leiby

Cassie Leiby
Vice President,
Total Rewards
The Lubrizol Corporation

CONNECT. EMPOWER. TRANSFORM. *cont.*



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Cassie Leiby

Vice President,
Total Rewards
The Lubrizol Corporation

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Director of
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City of McAllen

Ethan Rush

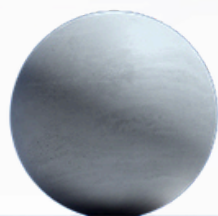
Director of US
Medical Benefits
Eaton

Our resources help members steer impactful wellness initiatives and offer benefits solutions that create healthier workplaces and communities. In doing so, they are **empowered to transform** and change the trajectory of human and economic health. You'll see how this translates to results in our 2025 report, and what we're doing to amplify them going forward.

The insights we gather through connection and the knowledge we apply as an organization spark measurable **transformation**. Informed, data-driven decisions allow us to challenge old standards, reset best practices, and ignite systemic improvements in how healthcare is delivered, accessed, and managed. Transformation means closing more than **9,445 gaps in care**, valued at **\$15.3 million** — about \$79 per member, per month in savings. It means securing **\$4.7 million in growth credits** for members enrolled in Health Action Council UHC/UMR programs. It means piloting new approaches, like tailored communication strategies, to improve engagement and health outcomes.

This is measurable change. This is transformation at work. We are constantly building, asking the tough questions and leaning into our stakeholders' insights. We're reassessing and growing to meet member organizations where they are today and helping them achieve their future goals. We are proud to deliver vital cost savings to employers so they can thrive in an increasingly complex healthcare and economic environment. We invite you to join the conversation.

GUIDING CHANGE, TOGETHER



As an organization we connect members, partners, and communities to share insights and create innovative solutions — and action is the operative word. We empower members with timely data, resources, and opportunities to collaborate so they can make informed decisions and drive change. The result is meaningful impact on human and economic health – in how we live, work and contribute to our communities. Here's a snapshot.

Helping members transform their benefits required some internal transformation to strengthen our own capabilities. This year we onboarded four new board members. To build team cohesiveness we adopted the Predictive Index tool, a behavioral assessment that helps identify individual work styles, motivators, and needs. This shared understanding improves communication, strengthens teamwork, and ultimately work productively in service of our members. We also incorporated the tool into our recruitment process to support role alignment and team fit.

Learning and knowledge is equally important to staff development as it is to our members. The team completed a Professional Protocol workshop to reinforce effective, respectful, and successful professional interactions among the team and with members and stakeholders. Additional training focused on group purchasing product, benefits industry, and Salesforce training.

You Empower. You Transform.

Our annual supporters help drive our mission forward with their partnership and vision. They empower members to take action; together we transform workplaces, healthcare, and communities. Thank you for being a conduit, a connector, and a valued foundation.

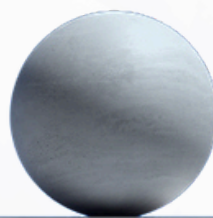
Annual Supporters

Bend Health
Hello Heart
Hinge Health
Included Health
Medefy
Nexben
Oaceus
One Medical
Pfizer
Quantum Health
Ryan Specialty Benefits
(formerly Point 6 Health Care)

Your Support Drives Positive Outcomes

We sincerely appreciate all of our annual supporters and their contribution to Health Action Council's efforts to deliver education, improve healthcare quality, and launch health improvement initiatives.

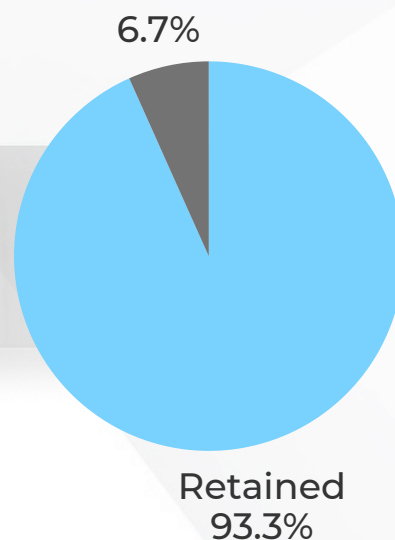
MEMBER BENEFITS THAT EMPOWER AND TRANSFORM



Classic Annual Supporters

Aetna
Aon
CBIZ
Cigna
Ciuni & Panichi
CVS Health
Dentistry One
Empryean
Eye Med
The Fedeli Group
Fetch
Gallagher
Marathon Health
Merck
NFP
Novo Nordisk
Optum RX
Springbuk
United Healthcare
USI
VSP Vision Care

MEMBER RETENTION

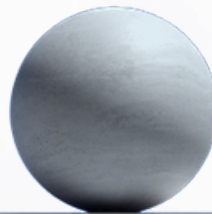


Members connect with valuable benefits solutions designed to manage costs, increase knowledge, and exchange best practices with peers. Accessing valuable **group purchasing** and highly competitive benefits contracts can substantially lower healthcare and pharmacy costs. Targeted **education** and thought leadership offered at the In-Value-Able Conference, through monthly Webinars, and with interactive Roundtables elevate health and benefits literacy. Engaging in **networking** and regional member roundtables (both in-person and virtual), provides direct opportunities to exchange ideas and share proven best practices.

Impact, By the Numbers



SHIFTING THE CONVERSATION



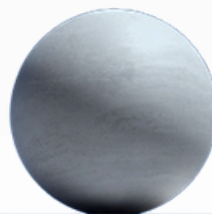
In 2025, we expanded Health Action Council's reach and amplified our voice through a variety of targeted strategic initiatives. By leveraging more than \$65,000 in in-kind Google ad campaign support, we increased impressions and visibility across key audiences by 75.3%. National and regional press exposure was sustained through proactive outreach and the release of our annual white paper, *The Obesity Epidemic: Growing Health Impacts and Cost Implications*, while creating new opportunities for staff to serve as subject matter experts.

We enhanced our digital footprint by launching and maintaining the *2025 In-Value-Able website*, and we broadened access by producing a Spanish-language version of “Find the Right Care” overview flyer. To better align with member priorities, we reconfigured our “You’ve Got The Power” toolkit into three modules, adding dedicated support for women’s health and musculoskeletal care, further aligning with member needs.

Additionally, we provided key event support — designing digital ads and materials for the CFO Leadership Conference in Boston and presenting a keynote at the CFO Leadership Summit in Austin. These efforts reflect our 2025 theme of Connect | Empower | Transform, advancing our mission and increasing the value delivered to members.



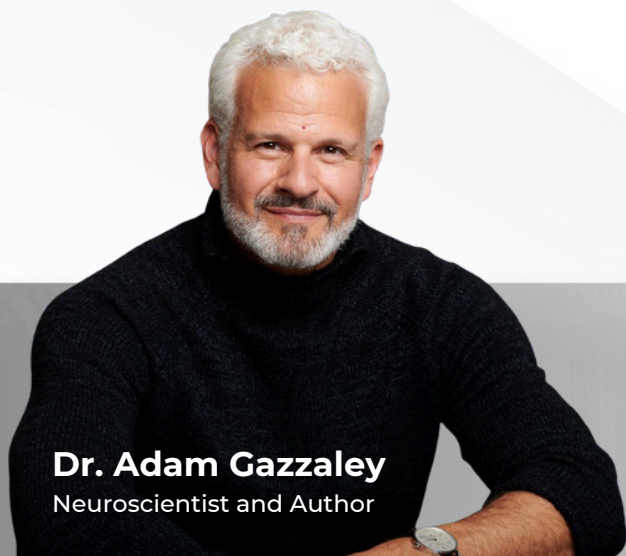
LEARNING AHEAD OF THE CURVE



Early in the year, we conducted focus groups with members and adult education experts to explore the evolution of adult learning. The insights directly informed the conference schedule and education calendar. The 2025 In-Value-Able Conference & Expo brought together 345 registrants over two days for dynamic programming, collaboration, and knowledge-sharing. Highlights included a hands-on service project with Family Promise, a staff-led session on *Moving from Boiling the Ocean to Practical Solutions*, member-only roundtables, and a thought leadership session with keynote speaker, Adam Gazzaley. These experiences reinforced our commitment to connecting members with practical strategies and actionable insights.

We revealed our white paper, *The Obesity Epidemic: Growing Health Impacts and Cost Implications*, which examined the growing prevalence of obesity, its connection to chronic disease, and the economic toll on employers and healthcare systems. Members left with take-away strategies to address risk factors, manage costs, and support healthier populations.

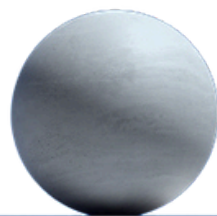
Beyond national programming, the regional member roundtables in Ohio helped employers exchange insights, compare best practices, and strengthen their collaborative network.



Dr. Adam Gazzaley
Neuroscientist and Author



CLOSING GAPS — STRATEGIC SAVINGS



Our Group Purchasing programs help employers lock in efficiencies and deliver measurable savings across their benefits spend. On the pharmacy benefits side, Health Action Council finalized PBM service contracts with CVS and OptumRx and continued clinical audits of high-cost specialty clinical management programs. We also advanced operational stewardship by finalizing the 2023 Optum Rx financial audit and the 2022 CVS financial audit. To improve safety and outcomes for members with complex medication regimens, we launched Optum Rx's polypharmacy outreach program on January 1, 2025, with a similar CVS program in development. In addition, we analyzed gaps in medical and pharmacy claims data that identifies patients with chronic kidney disease (CKD) and built a model using pharmacy data to identify patients for outreach. Similarly, we developed clinical recommendations for dry eye. Health Action Council conducted a flu shot vendor request for proposal and endorsed Quest Diagnostic. We expanded awareness of our pharmacy strategy and offering by presenting at the Pharmacy Benefit Management Institute (PBMI) annual national conference.



Proof and Impact

\$26.5M

Saved through
**pharmacy audits and
market check**

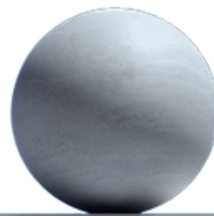
\$12.5M

Saved from **Pharmacy
reconciliation
payments**

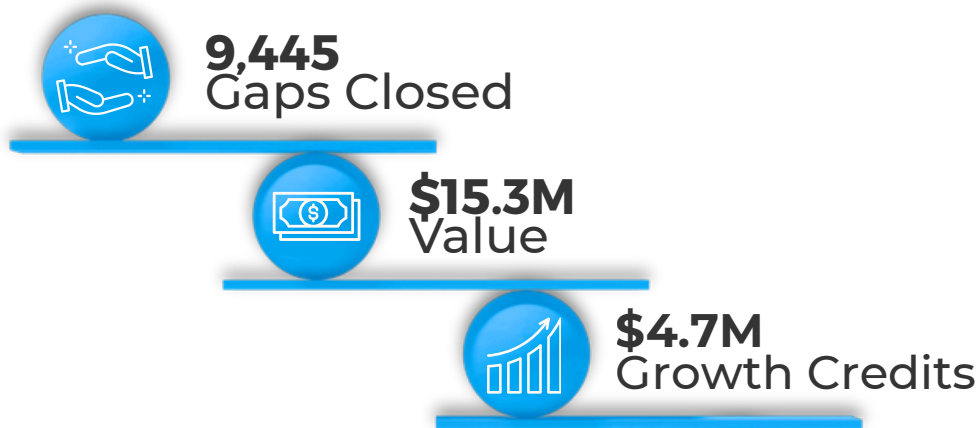
100%

of fully funded annual
financial and rebate
audit findings returned
to plan sponsors

CLOSING GAPS — STRATEGIC SAVING *cont.*

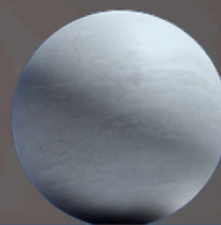


On the medical side, our dedicated clinical team and custom clinical model (focusing on SDoH and clinical triggers) continued to deliver measurable results. From 2022-2024, SDoH outreach generated an estimated \$79 PMPM in savings, reducing the cohort's cost differential to \$73. During the course of the current fiscal year, the custom clinical model closed more than **9,445 gaps** in care, generating an estimated **\$15.3 million** in value. Building on this momentum, we also secured **\$4.7 million** in UHC/UMR growth credits, renewed our contract with UHG and expanded the portfolio with Surest, and launched a pilot program to test tailored communication messaging to improve patient engagement.



As part of our focus on closing gaps in care, we completed outreach to female frequent flyers and women at risk for cardiovascular disease with food or housing insecurity – efforts that contributed to a **29% decrease** in ER visits and a **18.2% reduction** in paid PMPM. We also continued analyzing the cost difference between women's and men's healthcare; we established there is not a pink tax on women's healthcare costs. In partnership with UHG, we developed and release the fourth Health Action Council/UHC and third Health Action Council/UMR Plan Sponsor Aggregated Results reporting package. Together, these efforts reduce cost, elevate engagement, advance equity and improve outcomes across member organizations.

HEALTHY PROGRAMS, STRONGER COMMUNITIES



We advanced our mission to build healthier communities through employer and youth-focused programming, partnerships and national recognition initiatives. What does that look like?

We completed three Employer Step It Up Challenges and two Healthy Kid Step It Up Challenges, encouraging participants to stay active, build healthy habits and engage in friendly competition.



3,105 Employer Participants
198 Employer Teams



849 Healthy Kids Participants
99 Healthy Kids Teams

Healthy Kids Program

Our Healthy Kids program, now in its fifth year with the Ohio High School Athletic Association (OHSAA), continues to promote the importance of annual wellness visits, immunizations, health literacy, and preventive care. The Healthy Kids Golf Outing celebrated its fifth year as well, drawing 66 golfers, three event sponsors, and community supporters to NorthStar Golf Club.



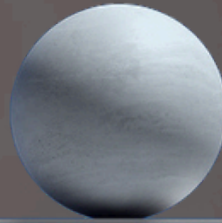
ER Redirection Campaign

In 2025, The ER Redirection Campaign impacted eight new cities: this totals 22 cities in 15 states. The campaign included direct communications from UHC and UMR and a public service announcement type campaign from Health Action Council. This campaign's success is evidenced by decreasing ER misutilization by over 20% since 2017.

**ER Misutilization
Decreased by Over 20%
since 2017**



HEALTHY PROGRAMS, STRONGER COMMUNITIES *Cont.*



On a national scale, we continue to support the Leapfrog Hospital and Ambulatory Surgery Center (ASC) Safety Grade initiative, highlighting hospitals and ASCs recognized for the highest standards in patient safety. Results included 28 Ohio hospitals, 7 Oregon hospitals, and 4 Minnesota hospitals earning an “A” grade.

Growing Stronger

Through these programs, Health Action Council members and their families benefit from improved access to preventive care, stronger community engagement, and recognition of hospitals delivering safe, high-quality care.

Together, We Shape What’s Next

As we look ahead, Health Action Council remains committed to pushing boundaries, advancing best practices, and uncovering new opportunities that deliver value for every member. Our impact in 2025 demonstrates connection, empowerment, and the promise of transformation at work. By uniting employers, providers, and partners, we are improving healthcare, lowering costs, and building stronger workplaces and healthier communities.



LEAPFROG
HOSPITAL
SAFETY
GRADE

28

Ohio hospitals

7

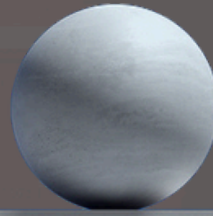
Oregon hospitals

4

Minnesota hospitals



DELIVERING VALUE TO MEMBERS



Membership Dues

Employer membership dues contributed to the vitality and evolution of Health Action Council by generating 16% of FY2025 revenue. Member dues support our operating expenses and help us to leverage the strength and impact of national advocacy organizations such as the National Quality Form (NQF) and American Benefits Council.

Group Purchasing Program

Funds generated through group purchasing accounted for 77% of Health Action Council's FY2025 revenue. These funds are reinvested to manage our medical, prescription drug, vision, and flu shot programs, as well as fund research of new purchasing programs and purchasing initiatives including contract negotiations, legal reviews, and ongoing financial and clinical audits.

Annual Supports and Event Sponsorship

The generosity of our Annual Supporters and Event Sponsors represented 6.2% of Health Action Council revenue in FY2025.

Health Quality Form

Monetary funding from charitable contributions is spent entirely on quality initiatives that benefit employers and employees. Through the Health Quality Forum (HQF), Health Action Council supports critical projects, including the Emergency Room Redirection campaign, Healthy Kids, and initiatives by The Leapfrog Group, Better Health Partnership, and Health Policy Institute of Ohio.

4 Ways to Maximize Your Membership



In-Value-Able Conference

Free for members, this event promises to give you the insights and tools you need now and in the future.

[Learn More](#)



Group Purchasing

Explore innovative group purchasing solutions that can help you reduce benefits costs while supporting the optimal health of your employees.

[Learn More](#)



Education

Gain strategic insights, practical solutions, and access free continuing education credits.

[Learn More](#)



Decision Tools

Use tools designed to help you make more informed benefits decisions.

[Learn More](#)