

Beyond the Bottom Line:

Uncovering the Hidden Impact of Autoimmune Conditions on Employees

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**PEOPLE
SOLUTIONS**

Key Discussion Points

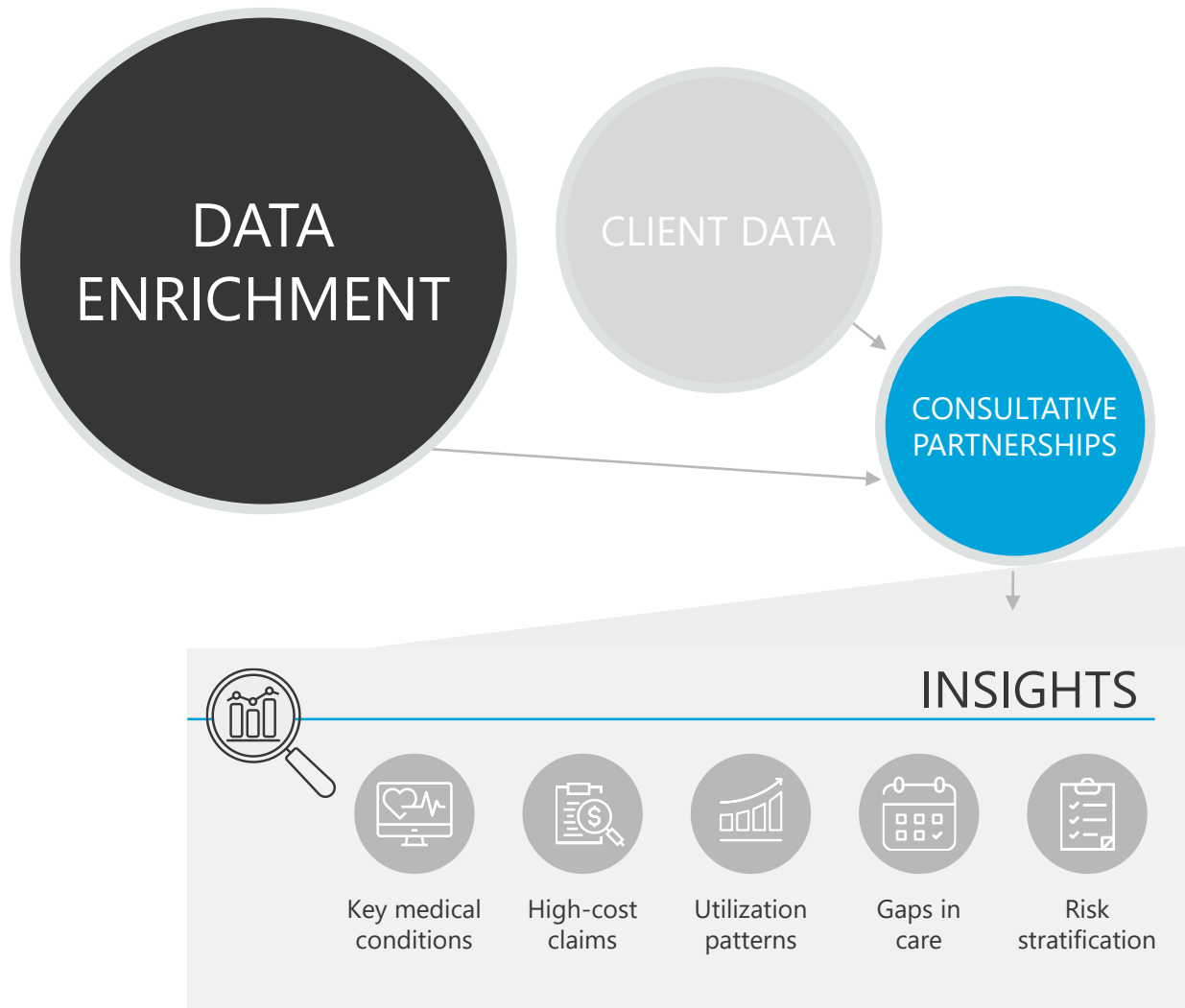
RISING COSTS AND COMPLEXITY

HIDDEN EMPLOYEE IMPACT

EMPLOYER OPPORTUNITIES

Infolock®

Action through insight



- Real-world health plan population data from self-funded employers.
- Integrates data from multiple, disparate sources.
- Transforms and enriches data to make it meaningful.
- Skilled experts study and translate into employer insights.
- Evaluate trends and uncover hidden healthcare patterns.

Autoimmune Study Criteria

Autoimmune Conditions

For purposes of this analysis, the following conditions were included to complement IBI's study:

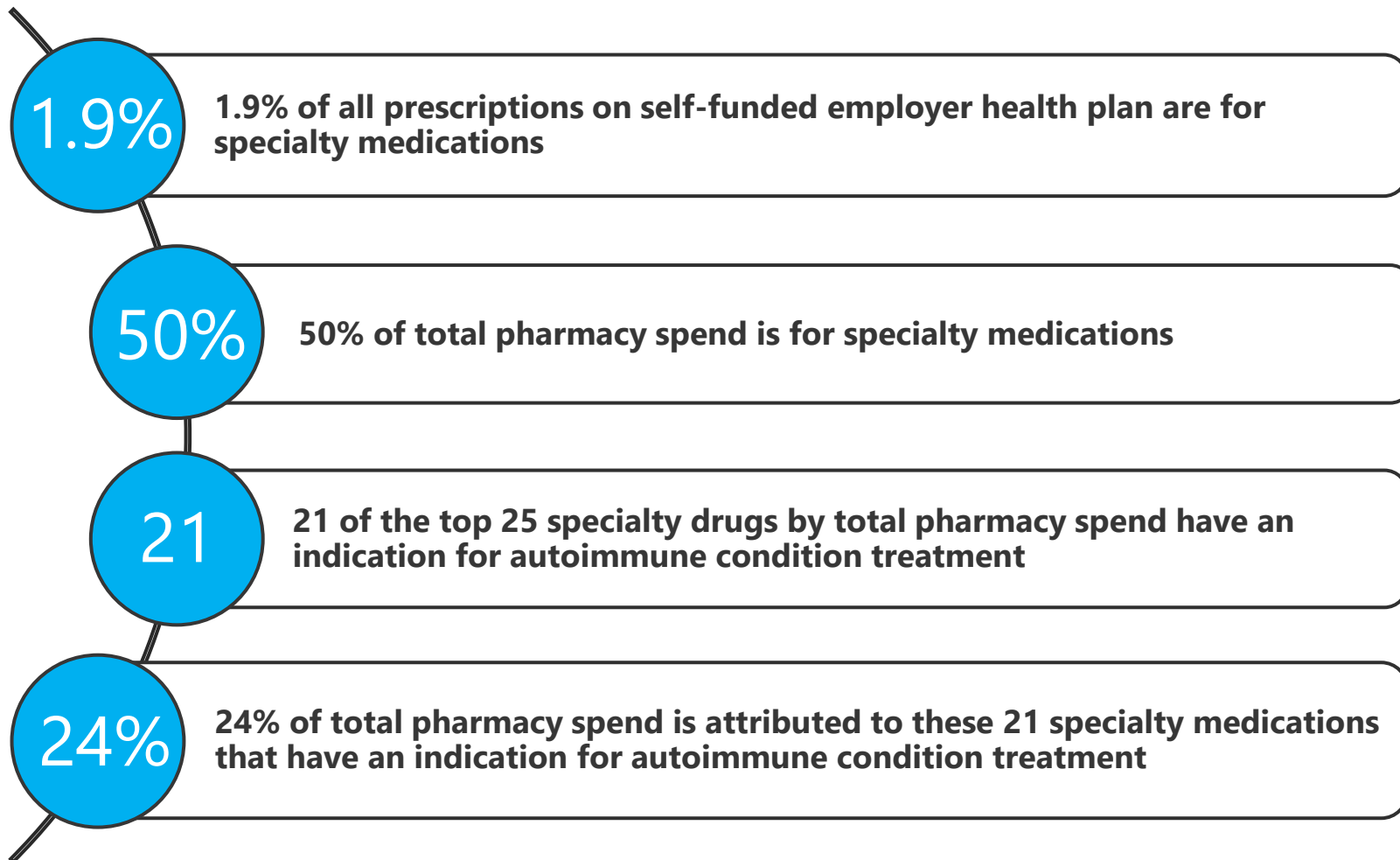
- **Thyroid Disease**
- **Psoriasis**
- **Ulcerative Colitis Crohns Disease**
- **Rheumatoid Arthritis**
- **Multiple Sclerosis**

Population Analyzed

- 1.7M employee lives from 983 national self-funded employer groups in InfoLock
- Focused on employees on the health plan to reflect workforce healthcare patterns
- Analyzed demographics, medical claims, pharmacy claims, and available biometric data (BMI)
- Study periods:
 - Period 1 | Incurred Claims | Jan 2022 - Dec 2022
 - Period 2 | Incurred Claims | Jan 2023 - Dec 2023
 - Period 3 | Incurred Claims | Jan 2024 - Dec 2024

Pharmacy Claims Cost in Focus

Specialty Medications for Autoimmune Conditions



Employer Health Plan Cost Impact

Average Medical and Pharmacy Paid Claims per Employee with Autoimmune Condition

2024
TOTAL PAID

~\$23K

Per Employee with
Autoimmune Condition

3.3x

Higher than Employee
Population Norm

2024
MEDICAL PAID

~\$12K

Per Employee with
Autoimmune Condition

2.5x

Higher than Employee
Population Norm

2024
PHARMACY PAID

~\$12K

Per Employee with
Autoimmune Condition

4.9x

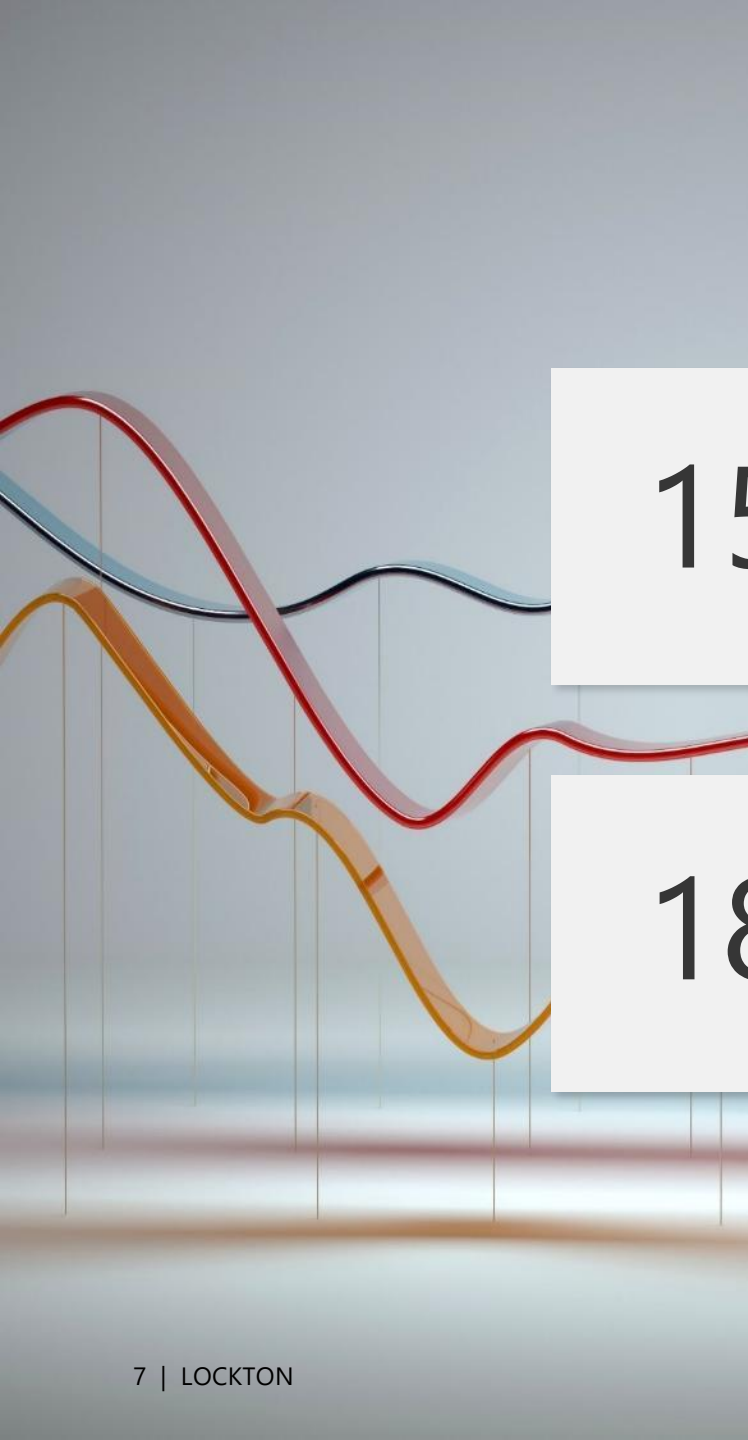
Higher than Employee
Population Norm

Data Source: Lockton's Inflock Book of Business (BoB) normative population, EMPLOYEES ONLY which consist of 1.7M employee lives from 983 national employer groups with various self-insured, commercial plans



Employer Health Plan Trends

2022-2024



15%

increase in total paid claims for employees with an autoimmune condition

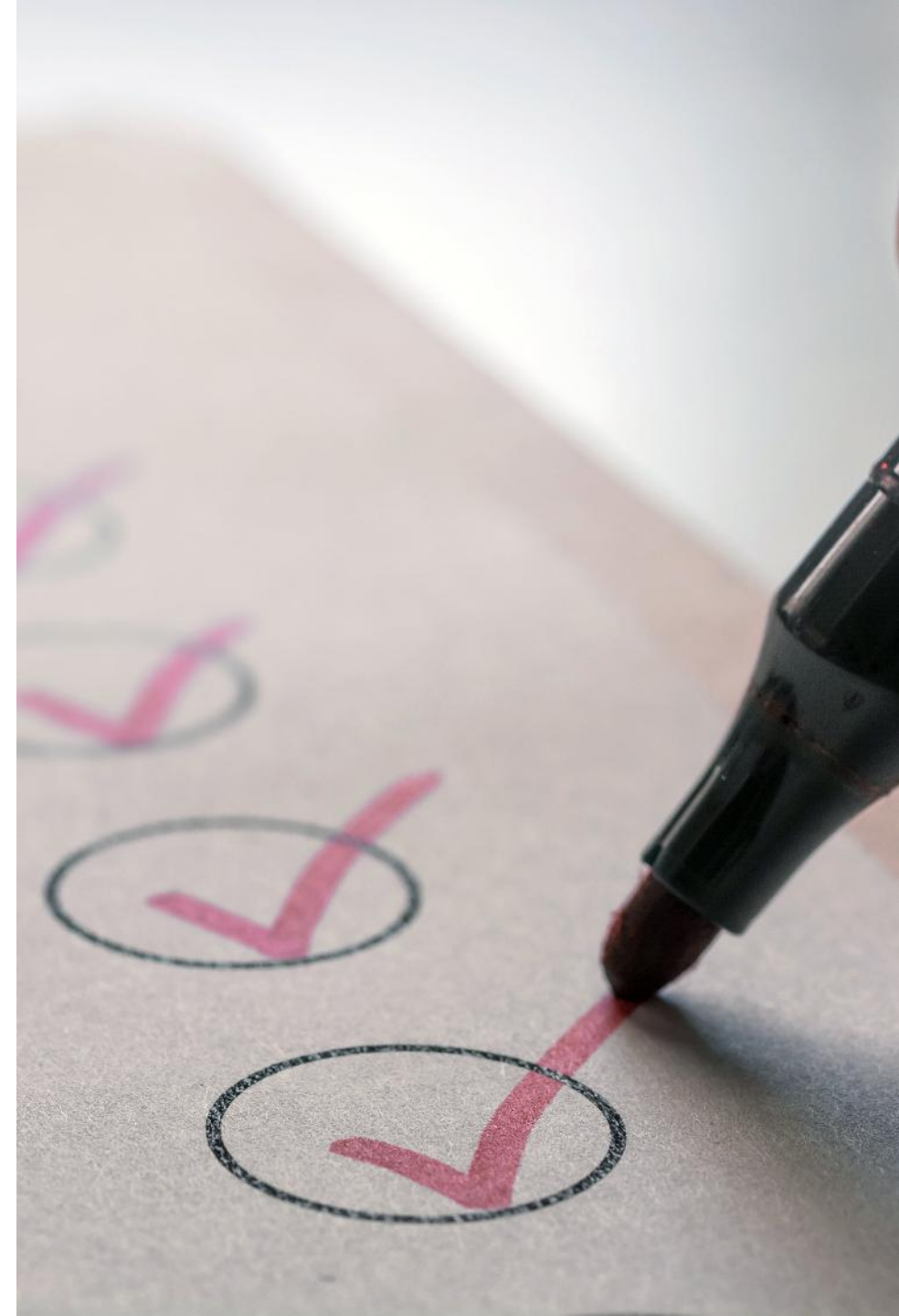
18%

increase in autoimmune condition prevalence for continuously enrolled population

Data Source: Lockton's Infolock Book of Business (BoB) normative population, EMPLOYEES ONLY which consist of 1.7M employee lives from 983 national employer groups with various self-insured, commercial plans

Employer Considerations

- Data transparency and integration of medical and pharmacy claims for full cost picture.
- Cost predictability and volatility management.
- Continued cost containment challenges with more complex health plan design considerations.
- Specialty drug cost management without care disruption (e.g., site-of-care strategies).
- Importance of adherence and access support in benefit design (medication therapy management).
- Importance of expert medical opinion and specialty care to ensure the right diagnosis and treatment plan early in the care journey.



The Employee Impact

TOTAL EMPLOYEE PREVALENCE

7.3%

for comparison,
diabetes is 8.2%

AVERAGE AGE

50

GENDER

2.6x

More common in
females than males

Data Source: Lockton's Infolock Book of Business (BoB) normative population, EMPLOYEES ONLY which consist of 1.7M employee lives from 983 national employer groups with various self-insured, commercial plans



The typical employee with an autoimmune condition is a woman in her mid-40s to 50s who is balancing work, family, and aging while living with a complex, unpredictable health issue.



Greater Acute Care Utilization

EMERGENCY ROOM

42% HIGHER
frequency than norm

HOSPITAL ADMITS

60% HIGHER
frequency than norm

Data Source: Lockton's Infolock Book of Business (BoB) normative population, EMPLOYEES ONLY which consist of 1.7M employee lives from 983 national employer groups with various self-insured, commercial plans

Managing unpredictability and navigating complex, fragmented healthcare system.

Greater likelihood of unexpected leave and absenteeism.

Routine Care Needs

OFFICE VISITS

88% HIGHER
frequency than norm

PREVENTIVE VISITS

46% HIGHER
frequency than norm

Data Source: Lockton's Infolock Book of Business (BoB) normative population, EMPLOYEES ONLY which consist of 1.7M employee lives from 983 national employer groups with various self-insured, commercial plans



Frequent doctor visits, lab work, and imaging.

Navigating multiple providers.

Needs include care access, scheduled time off work, care affordability, care convenience, and continuity of care.



More Behavioral Health Support

BEHAVIORAL
HEALTH VISITS

32% HIGHER
frequency than norm and
36% increase since 2022

DEPRESSION

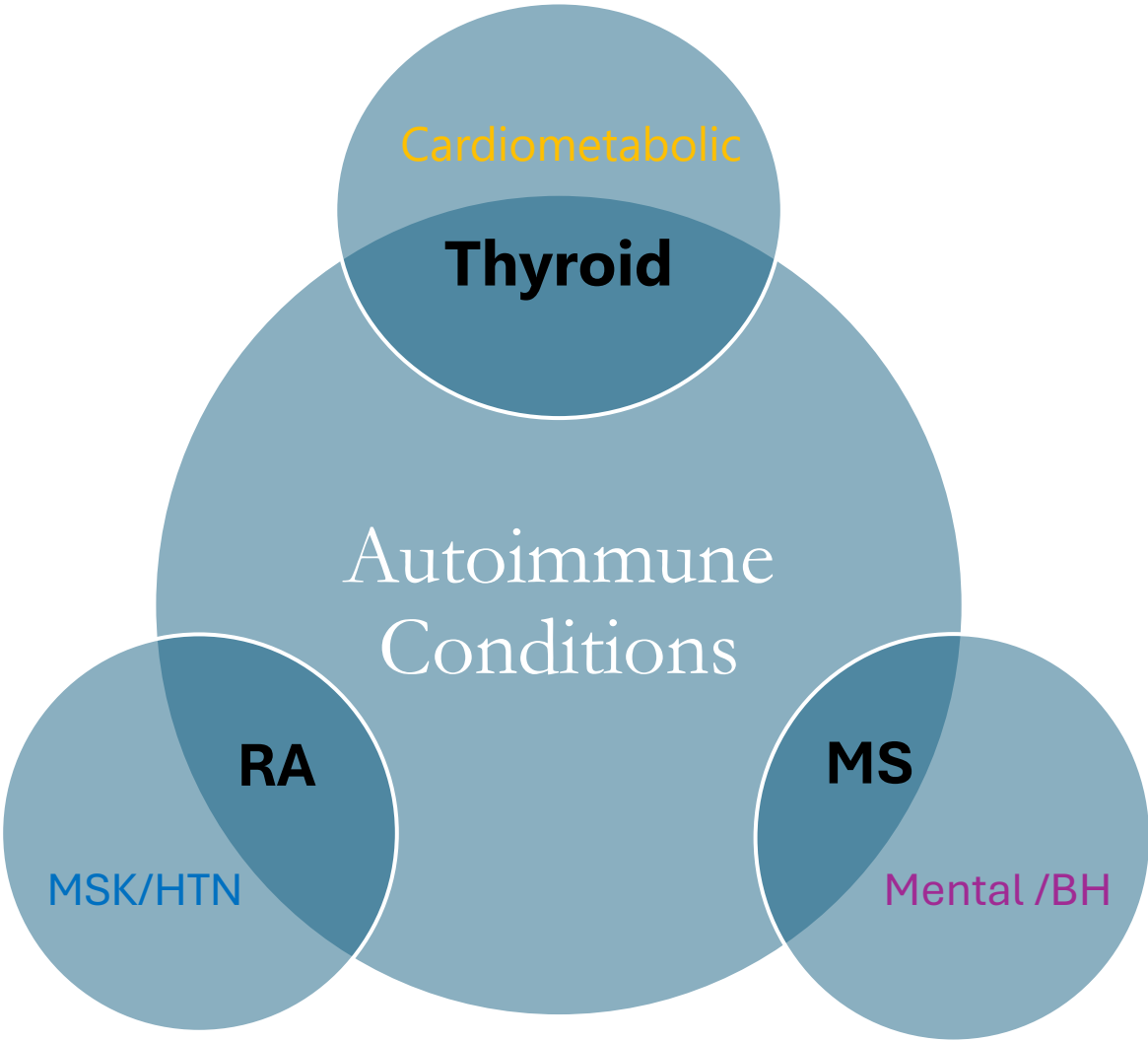
80% HIGHER
than norm

ANXIETY

57% HIGHER
than norm

Data Source: Lockton's Inflock Book of Business (BoB) normative population, EMPLOYEES ONLY which consist of 1.7M employee lives from 983 national employer groups with various self-insured, commercial plans

A Whole Person Perspective



Comorbid Condition Analysis of Employees with Autoimmune Conditions

Comorbid Condition	Autoimmune Combined	Multiple Sclerosis	Rheumatoid Arthritis	Ulcerative Colitis/ Crohn's	Psoriasis	Thyroid Disease	Employee Norm
Hypertension	33.8%	27.3%	41.9%	26.5%	31.2%	35.4%	20.5%
Hyperlipidemia	31.2%	19.2%	30.3%	19.5%	25.7%	35.3%	16.4%
Pre Diabetes	15.5%	11.2%	14.1%	10.1%	13.0%	17.4%	9.2%
Depression	15.1%	17.4%	16.6%	14.8%	13.4%	15.7%	8.4%
Diabetes	14.9%	8.4%	15.1%	8.6%	13.0%	16.6%	8.2%
Osteoarthritis	14.3%	10.0%	37.0%	10.2%	13.4%	13.6%	5.7%
Neck Pain	12.3%	13.5%	16.5%	10.6%	10.8%	12.7%	6.6%
Back Pain	11.3%	11.9%	17.3%	10.4%	10.4%	11.4%	5.9%
Anxiety Disorder	11.0%	11.4%	10.7%	11.3%	10.6%	11.2%	7.0%
Asthma	7.7%	6.2%	10.5%	6.8%	6.4%	8.1%	4.1%
Migraine	5.7%	10.8%	7.2%	4.3%	4.3%	6.0%	2.5%

Data Source: Lockton's Infolock Book of Business (BoB) normative population, EMPLOYEES ONLY which consist of 1.7M employee lives from 983 national employer groups with various self-insured, commercial plans

A Whole Person Approach

Recognize
Comorbidities

Coordinate
Care

Supportive
Management

Many employees with autoimmune conditions would benefit from an integrated care model.



Fragmented care is not only stressful as employees try to navigate the system, but it also creates care gaps and poor outcomes.

The Obesity Connection

Obesity is common in employees with autoimmune conditions based on BMI biometric data

Condition	Obesity prevalence (norm 43.3%)
Autoimmune Conditions	48.6%
Multiple Sclerosis	45.6%
Rheumatoid Arthritis	51.1%
Ulcerative Colitis Crohns Disease	36.6%
Psoriasis	49.2%
Thyroid Disease	49.6%

Data Source: Lockton's Infolock Book of Business (BoB) normative population, EMPLOYEES ONLY with validated biometric screenings which consist of 245k employee lives



The Obesity Connection

- Obesity is associated with chronic inflammation, immune system dysregulation, and metabolic imbalance.
- Obesity may worsen disease severity and reduce treatment efficacy in autoimmune conditions.
- Healthy weight loss has been shown to improve autoimmune disease outcomes.





Advancements in evidence-based lifestyle medicine to prevent and treat autoimmune conditions

Lifestyle Management is Essential to Care

- **Diet:** Whole-food, plant-based diets improve gut health and reduce inflammation.
- **Stress Management:** Chronic stress is a known trigger; stress-reduction strategies can mitigate disease onset and severity.
- **Sleep:** Poor sleep increases autoimmune condition risk and flare-ups; improving sleep quality is essential.
- **Exercise:** Regular physical activity reduces fatigue, improves mobility, and enhances quality of life in employees with autoimmune conditions.
- **Smoking Cessation:** Smoking is a strong risk factor for specific autoimmune conditions; quitting reduces disease risk and progression.

The Industry Connection

Top 10	% Female (Employees)
Healthcare (Health Systems)	77%
Healthcare (Excluding Health Systems)	71%
Educational Services	64%
Finance and Insurance	51%
Retail Trade	47%
Accommodation and Food Services	47%
Administrative and Support and Waste Mgmt Remediation Svcs	45%
Information	43%
Public Administration	41%
Other Services (Except Public Admin)	41%

Data Source: Lockton's Infolock Book of Business (BoB) normative population from 983 national employer groups with various self-insured, commercial plans



Important to assess your data and population patterns.

Employers will feel the impact of autoimmune conditions differently based on industry and demographics.

Employer Considerations

- Data-driven benefit design.
- Supportive benefits: mental health, lifestyle management programs, flexible work.
- Integration and cross-referral between programs in the employer's care ecosystem.
- Expert medical opinion, specialty care access, care navigation support.
- Preventive care and early intervention awareness and education.
- Virtual care models that focus on autoimmune condition support.
- Coverage for evidence-based lifestyle interventions, like medical nutrition therapy.



Q&A

Independence
changes
everything.



UNCOMMONLY INDEPENDENT