

# Taking Charge of High-Cost Claims

## Cardiometabolic and Autoimmune Diseases: Icebergs in Health Benefit Plans

The National Alliance is committed to discovering opportunities to tame [high-cost claims \(HCC\)](#). Insights from its 2025 HCC coalition workshops, along with the latest research, highlight the urgent need for employers to embrace data-driven, collaborative, prevention-focused strategies to address cardiometabolic and autoimmune diseases.

### Cardiometabolic Conditions

Addressing cardiometabolic conditions is a clinical concern and key to helping employees and businesses thrive. These, along with autoimmune conditions, consistently rank among the top cost drivers for self-funded plans, with downstream effects on productivity, absenteeism, and financial health.

### Key Takeaways

- Nearly [90% of US adults](#) have some stage of cardiometabolic syndrome.
- Hypertension, obesity, and diabetes rates are steadily rising among working-age adults, with cardiovascular disease the [number two cause](#) of high-cost claims.
- Heart disease and stroke alone account for 1 in 4 deaths in the US, with an annual economic toll of nearly [\\$418 billion](#) in direct and indirect costs.
- A renewed commitment to prevention, early recognition and intervention, acute episode oversight, and long-term solutions is mission critical for employers and employees to avoid the costs and consequences of cardiometabolic conditions.

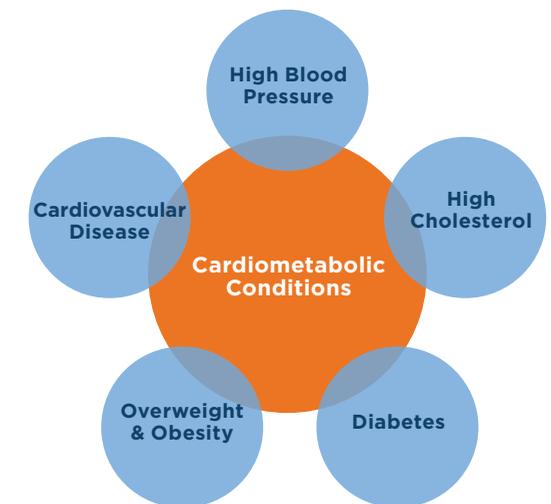
### Insights, Lessons Learned, Recommendations

- Promote the use of preventive screenings to uncover “[silent killers](#)” (e.g., diabetes, high blood pressure, high cholesterol), making easy access to primary care a priority for all employees.
- Combine targeted interventions for health plan members who have complex healthcare needs with broader programs to address population levers (e.g., biometric screenings, lifestyle and behavior change programs, chronic care navigation assistance...).
- Understand cost drivers by setting expectations for standardized reporting and collaboration across health plans and other service providers.
- Establish employee resource groups focused on healthy lifestyles and whole person health, taking workforce cultural and ethnic needs and preferences into consideration.

### National Alliance HCC Initiative



Click image to view resource.



Cardiometabolic and autoimmune diseases are among chronic conditions accounting for about [90%](#) of US healthcare spending.

SEE SIDE 2 FOR AUTOIMMUNE DISEASES ►

**PRO TIP:**  
Use the [PBM Vendor Engagement Template](#)

Employers with complete, transparent claims access are better able to implement value strategies, according to the [National Alliance 2025](#). Optimizing coalition-based data warehouses and contracting with transparent pharmacy benefit managers (PBMs) and other service providers lessens data silo vulnerabilities.

# Taking Charge of High-Cost Claims (CONTINUED)

## Autoimmune Diseases

Autoimmune diseases, a major driver of healthcare and disability costs, are complex and often overlooked due to unintegrated claims data; vague and varying symptoms; and a lack of reliable diagnostic tests. Affecting an estimated 10% of the US population, there are over 100 autoimmune diseases that affect a wide range of body parts, including the joints, nerves, eyes, intestinal lining, heart, lungs, and other organs and systems.

## Key Takeaways

- An estimated **\$100 billion+** is spent each year to manage autoimmune diseases, which affect about **8%** of the US population. Women comprise about **80%** of cases and **25%** of all patients have more than one autoimmune condition.
- New biologics to treat autoimmune diseases typically lead to many benefits such as disease control and reduced utilization, but can cost tens or even hundreds of thousands of dollars annually per patient.
- Autoimmune diseases can cause complications requiring emergency care, hospitalizations, and surgeries. Yet, it's also common for patients to "look healthy" while dealing with serious symptoms like fatigue, poor concentration, brain fog, joint pain, swelling, abdominal pain, and more that disrupt job performance and quality of life.

## Insights, Lessons Learned, Recommendations

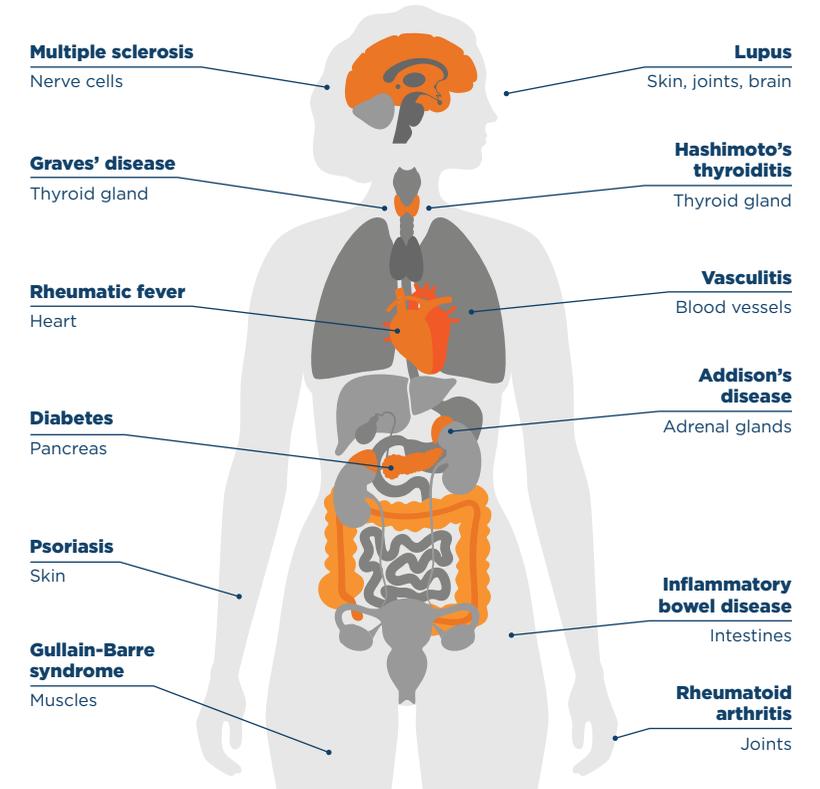
- Ask for integrated autoimmune claims data to capture the full extent of these conditions in the workforce.
- Review health benefits to ensure they cover the full range of necessary care (e.g., gastrointestinal and mental health support), which can slow disease progression, induce remission, and reduce healthcare utilization, potentially decreasing total cost of care.
- Ensure access to a variety of autoimmune therapies to allow for individualized treatment approaches for these complex disease states. Restrictive autoimmune formularies with forced substitutions for stable patients may have unintended clinical and economic consequences.
- Evaluate specialty medication use and explore cost-effective alternatives (e.g., biosimilar conversion for brands that have available biosimilars, moving site of care from hospitals to infusion centers or homes...).
- Provide education to employees on chronic diseases and ensure adequate network provider access, emphasizing that early diagnosis and treatment are key to slowing disease progression, reducing complications, and improving quality of life.
- Create an environment where employees feel safe to seek support and discuss their needs without fear of judgment, including offering flexible time off policies and reasonable accommodations, as required by the [Americans with Disabilities Act](#).

### Additional National Alliance High-Cost Claims Resources:

- ▶ [Rethinking How Employers Address High-Cost Claims](#)
- ▶ [Employers Beware: Alternative Funding Programs Require Careful Review](#)
- ▶ [Biosimilars Employer Toolkit](#)
- ▶ [Chronic Kidney Disease Employer Resource Kit](#)
- ▶ [Understanding Cell and Gene Therapy and its Impact on the Workforce](#)
- ▶ [Addressing Obesity Through Holistic Design](#)
- ▶ [An Employer Roadmap to Addressing Cell and Gene Therapies](#)
- ▶ [Mental Health Parity Compliance for Employers/Purchasers](#)

## Sample Autoimmune Diseases

[View all autoimmune diseases](#)



While the cost of treating chronic conditions can be high, the **health and economic benefits** of proven interventions are remarkable.

## FAST FACT

