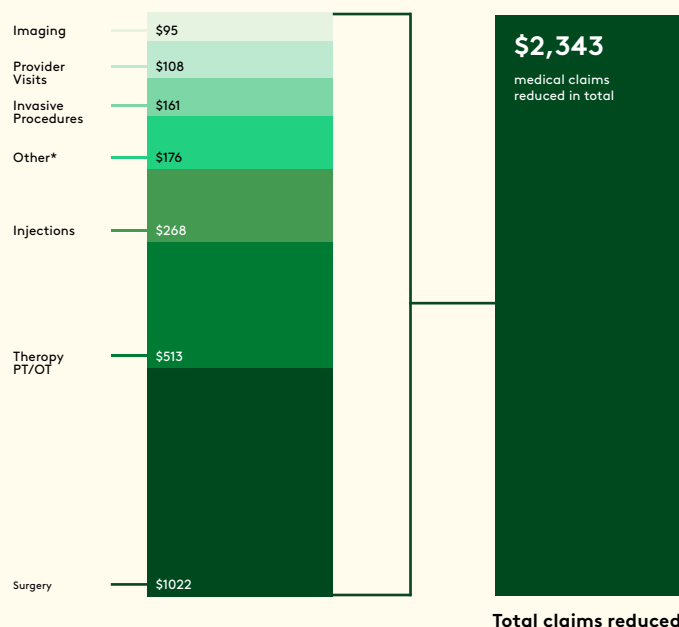


# Hinge Health saves \$2,343 per member per year among fully insured members

Hinge Health has published our fifth claims-based ROI analysis further solidifying our commitment to reducing MSK claims. Gallagher, a leading global insurance brokerage, risk management and consulting firm validated the methodology of Hinge Health's Chronic condition program which concluded a 2.4x ROI in the first year among Hinge Health participants enrolled in fully insured health plans compared to those who recently received in-person non-surgical MSK care.<sup>1</sup>

- ✓ In this medical claims analysis, Hinge Health participants enrolled in fully insured health plans across multiple clients were matched to a large fully insured population using a medical claims database representing more than 100 million commercially insured lives across all U.S. states and territories.
- ✓ This result is based on an analysis of 4,788 participants aged 18 to 64 (2,394 Hinge Health members and 2,394 control group members) that demonstrated a 12-month per member cost savings of \$2,343 on overall chronic MSK cost for a 2.4x ROI. Hinge Health members used fewer services and had lower spend across all MSK categories.

## Hinge Health participants vs. control group savings per member by service type



## 2.4x ROI

for fully insured plans

## \$2,343

saved per participants

## 44%

lower surgery costs than control group at 1 year

\*Includes DME, Testing (e.g. laboratory), Emergency Department, and all other services

# Third-party validation provides evidence you can trust



This is the fifth time Hinge Health's methodology has been validated by an independent firm demonstrating a track record of consistently delivering claims-based ROI:

- Proven 2x+ ROI for Medicare, Self Insured, and Fully Insured
- Across 24,901 participants
- Validation from four different independent consulting actuarial companies

We are proven to drive savings — so Fully Insured plans can trust Hinge Health to help avoid costs from MSK medical claims, particularly from elective surgeries.

2022	2022	2023	2024	2025
<b>2.4x ROI</b> for Self insured <sup>2</sup>	<b>2.7x ROI</b> for Medicare <sup>3</sup>	<b>2.7x ROI</b> for Self insured <sup>4</sup>	<b>3.3x ROI</b> for Medicare <sup>5</sup>	<b>2.4x ROI</b> for Fully Insured <sup>1</sup>
8,414 participants	467 participants	5,730 participants	5,502 participants	4,788 participants

## Key takeaways:

- 1 Look for real world evidence to quantify medical cost savings:** Hinge Health's analysis of fully insured members uses fully adjudicated medical claims and a rigorous methodology to calculate savings of \$2,343 per member per year.
- 2 Choose a partner that seeks independent review:** The study results and methodology have gone through extensive review by an independent third party benefit consulting firm to confirm the rigor of our approach.
- 3 Insist on repeatable results:** Findings from this newest claims analysis are consistent with our 4 independently validated claims-based cost studies over the last 4 years over multiple lines of business.

### Study Overview

- 2-year matched control medical claims cost analysis of 4,788 adults with chronic MSK pain
- Compared chronic MSK related medical care use and cost between Hinge Health members with chronic MSK pain and a control group who used in-person MSK related PT/OT or office visits
- Medical claims data sourced from a HIPAA-compliant U.S. claims database that comprised more than 100 million commercially insured lives
- 2,394 Hinge Health members and 2,394 matched control group members

**Limitations:** This study has several limitations. The sample size limits the generalizability of the findings. Additionally, claim counts for matched and unmatched groups were unavailable, and the analysis only compares the MSK chronic claims in a 12 month period after the index event. Gallagher recommends a repeat study of a larger sample size, longer observation periods and inclusive of claim counts.

**Sources:** <sup>1</sup>Fully Insured Medical Claims ROI Study, 2025. <sup>2</sup>36 Employer Medical Claims ROI Study, 2022. <sup>3</sup>Hinge Health Medicare Cost and Utilization Study, 2022. <sup>4</sup>Hinge Health Manufacturing and Services Industries Medical Claims ROI Study, 2023. <sup>5</sup>Hinge Health Medicare Cost and Utilization Study, 2024.