Employer Survey on Cell & Gene Therapies

June 2026

Midwest Business Group on Health

Catalysts for Change in Health Care & Benefits

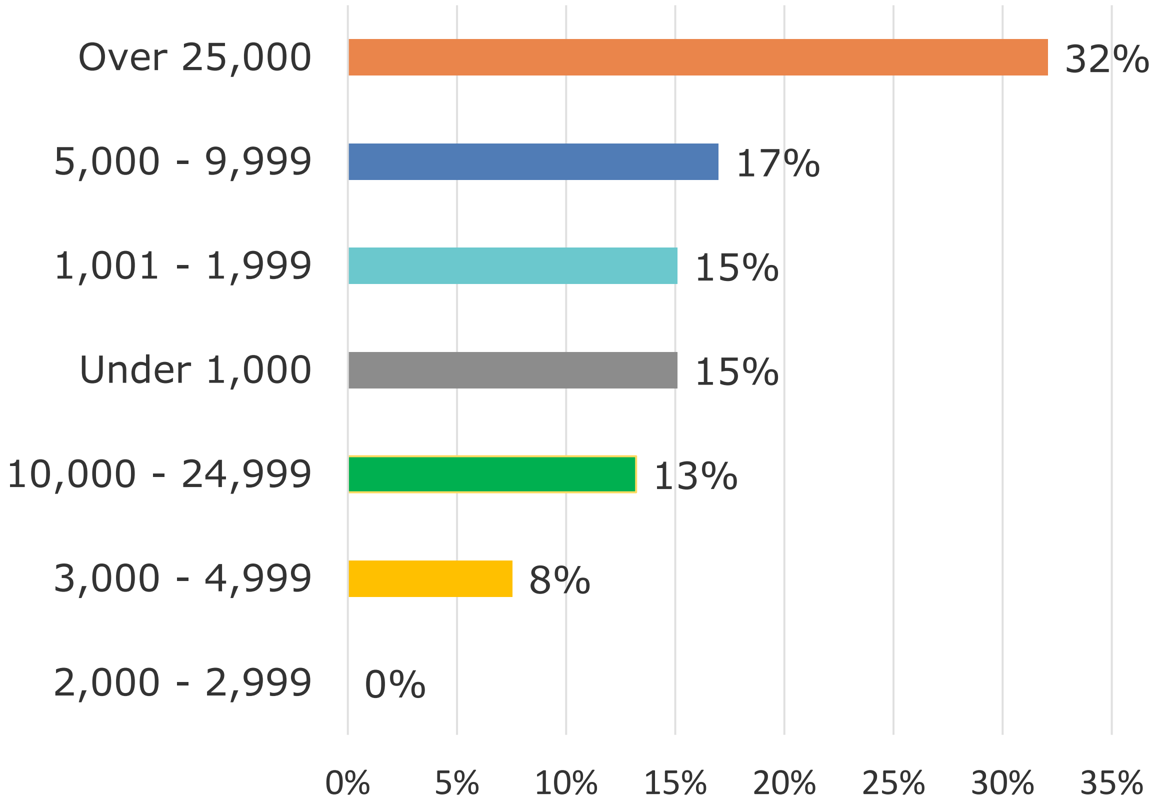
Demographics

53 employer respondents

Primary industries represented

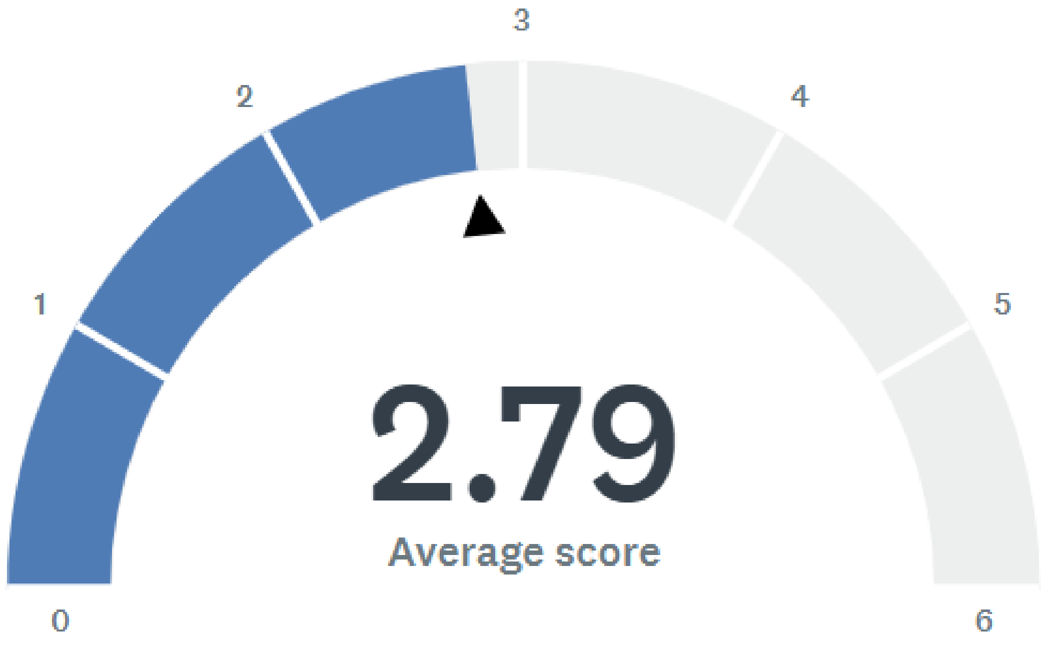
- 21% Manufacturer/packaging
- 11% Financial Services
- 11% Retail
- 9% Health Care
- 8% Consultants
- 6% Service
- 6% Technology

Employee Population Size

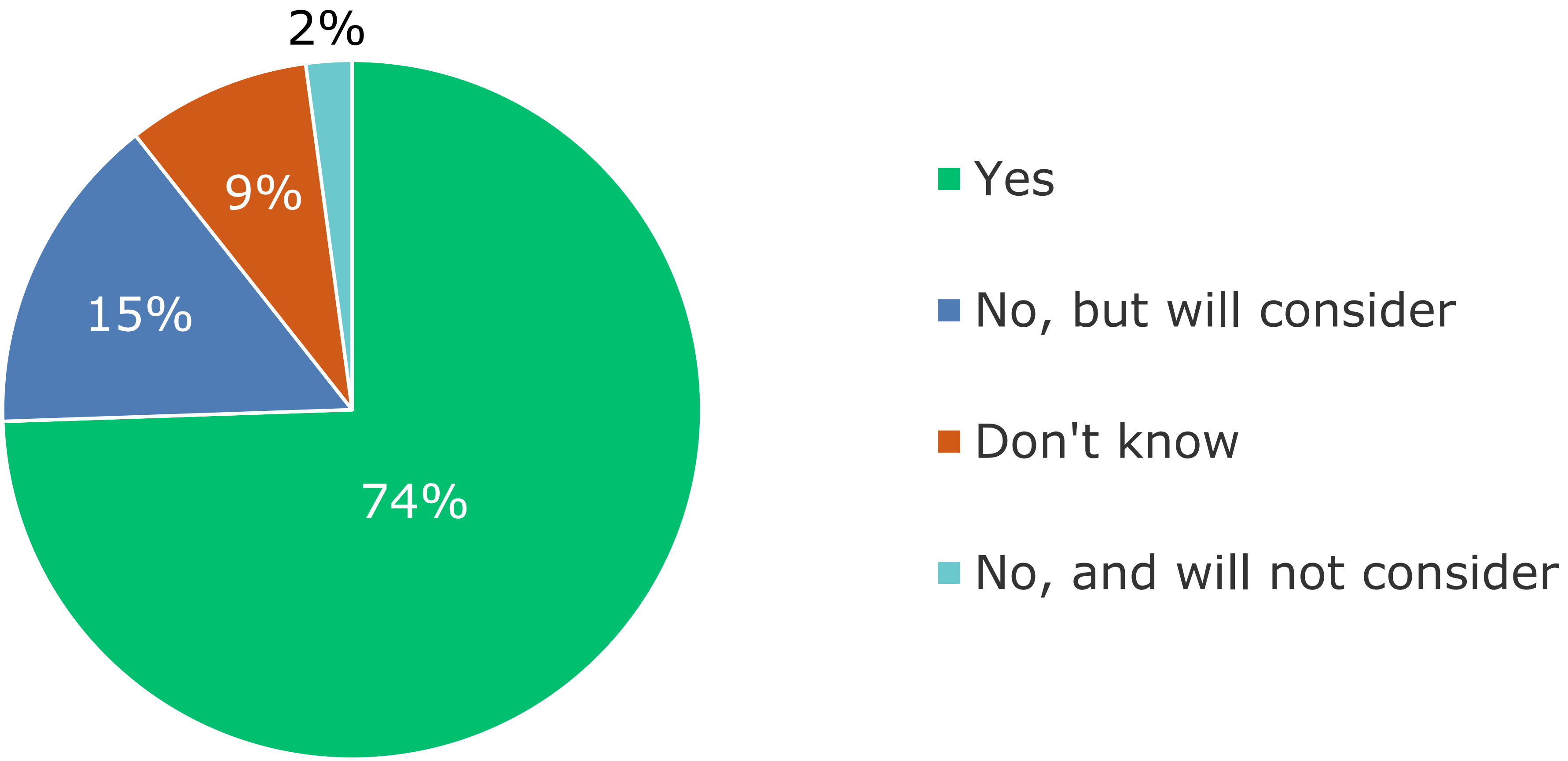


How Prepared is Your Organization to Manage CGTs

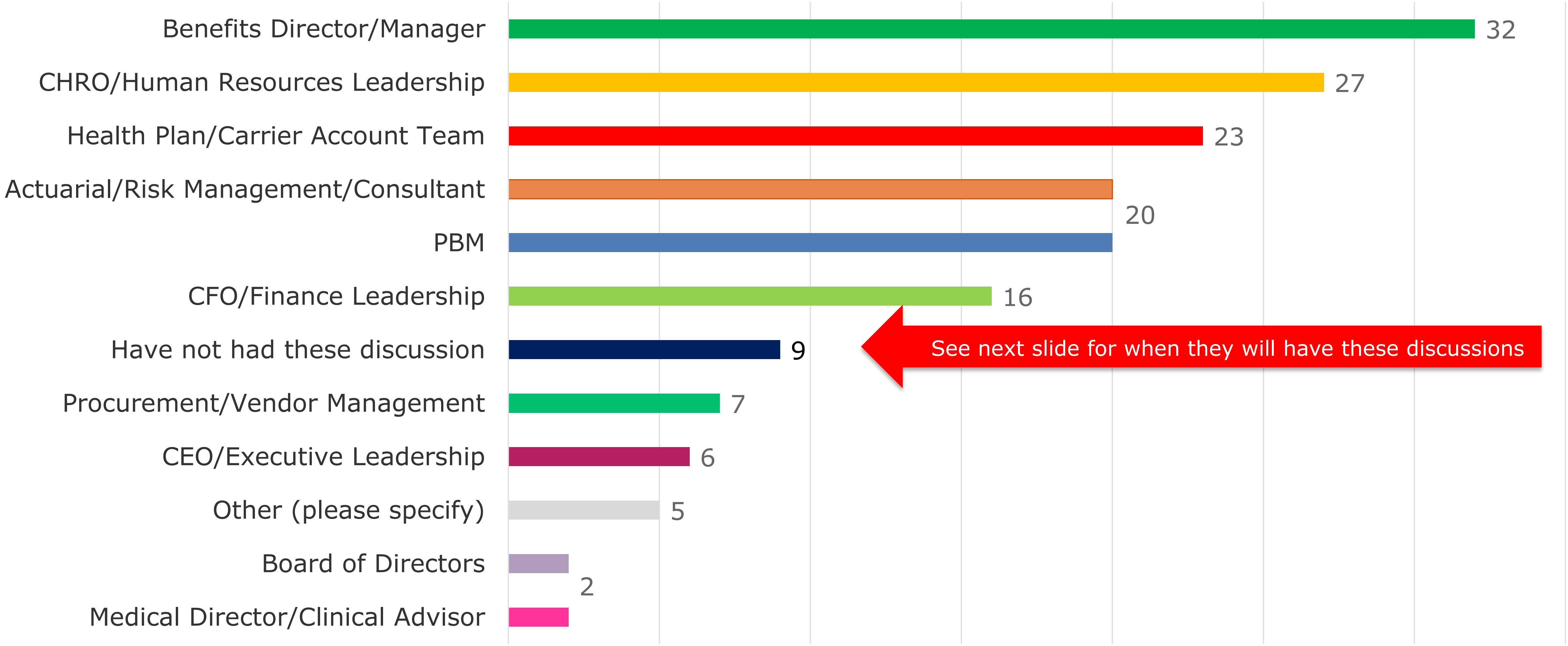
How prepared is your organization to manage the clinical, financial, and operational challenges posed by Cell and Gene Therapies (CGTs) for rare and orphan diseases?



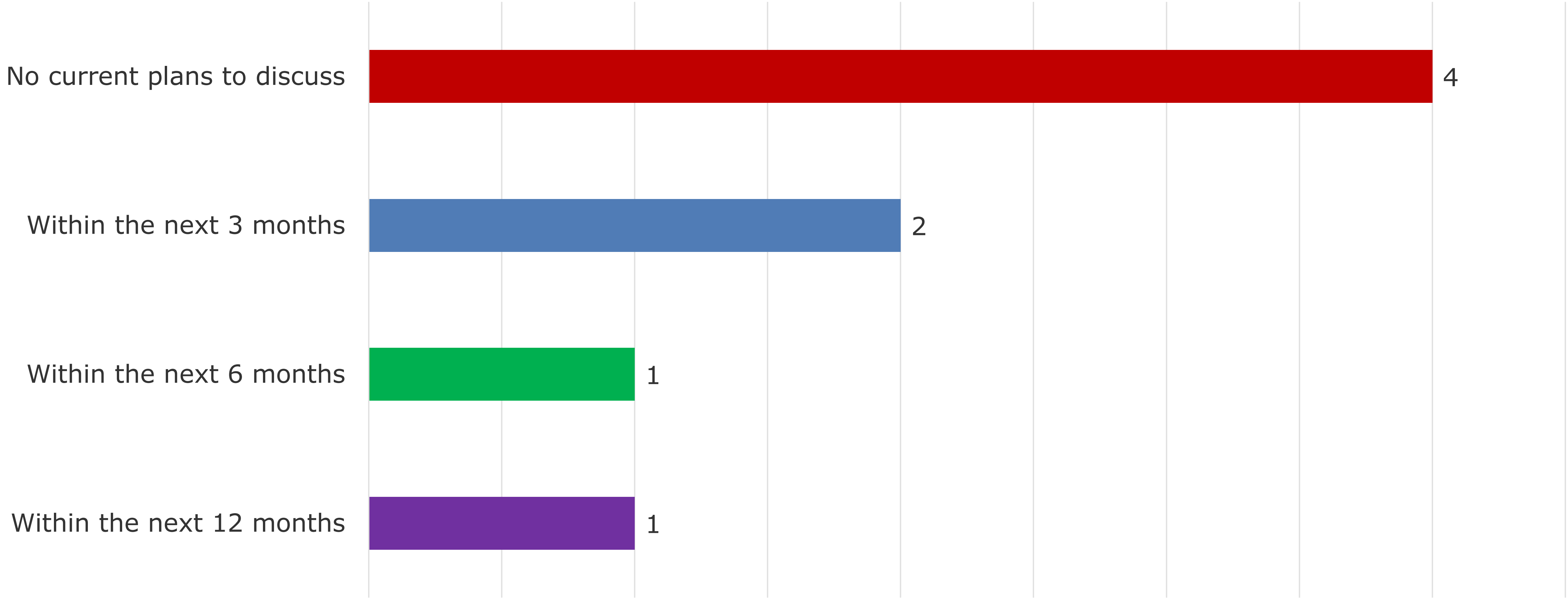
Currently Cover CGTs



Who Have You Discussed the Impact of CGT Coverage With? (check all that apply – total number of respondents)



If You Have Not Discussed, How Soon Will You Discuss?
(8 of 9 responded)



Steps Taken to Reduce Your Risk

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- 37% Looked at stop loss policy
- 19% Nothing
- 11% COE benefit
- 7% Looked at Aradigm
- 7% Carrier alerts of potential cases
- 3% Partnered with Synergy
- 3% Started carving out to specialty CGT management service
- 3% Put in utilization management restrictions
- 3% Only available in-network
- 3% Provide care domestically

CGT Claims Experience

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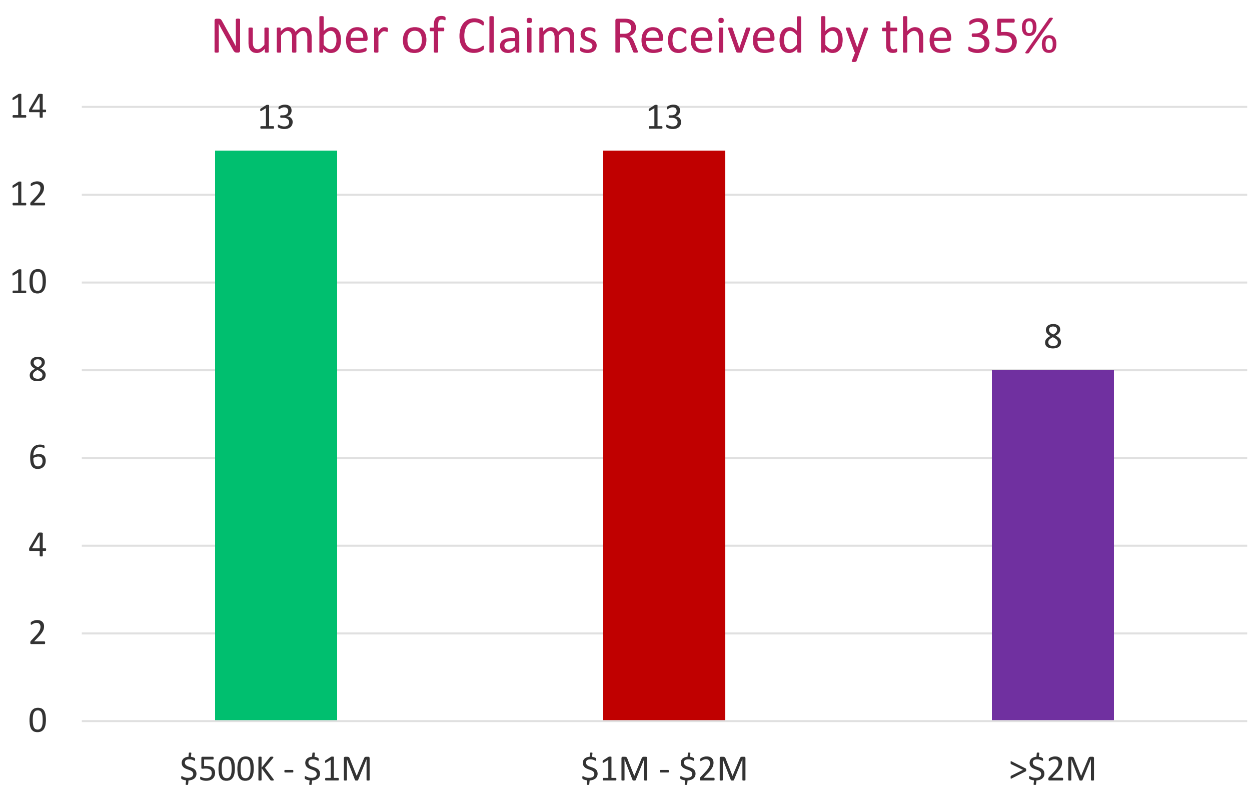
42 employer respondents

Have You Received CGT Claims?

- 64% Have not received one
- 14% Between $500 and $1M
- 14% Between $1M and $2M
- 7% Over $2M

35%

Of the 42 employer respondents, 35% (15) already received the 34 CGT claims which are summarized in the chart to the right.



Familiarity With the Following

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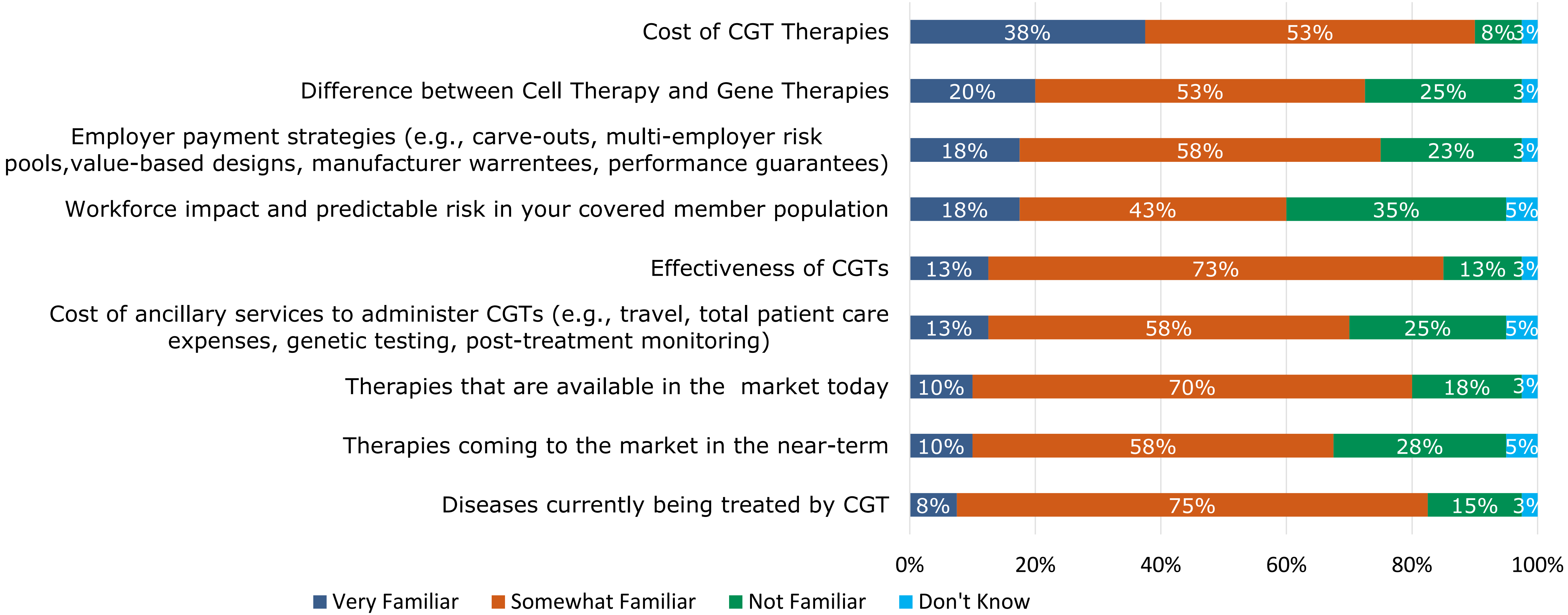

Type of Information Provided by Vendors

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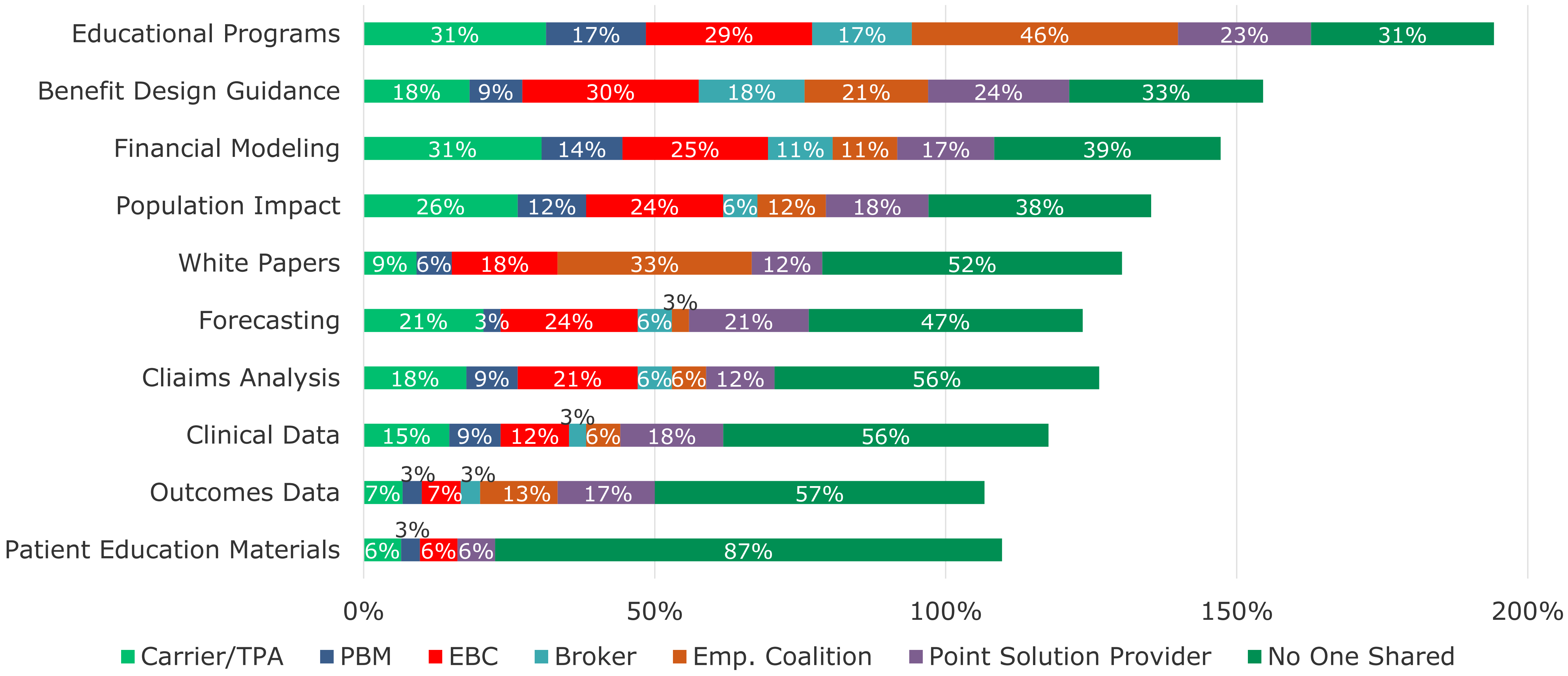
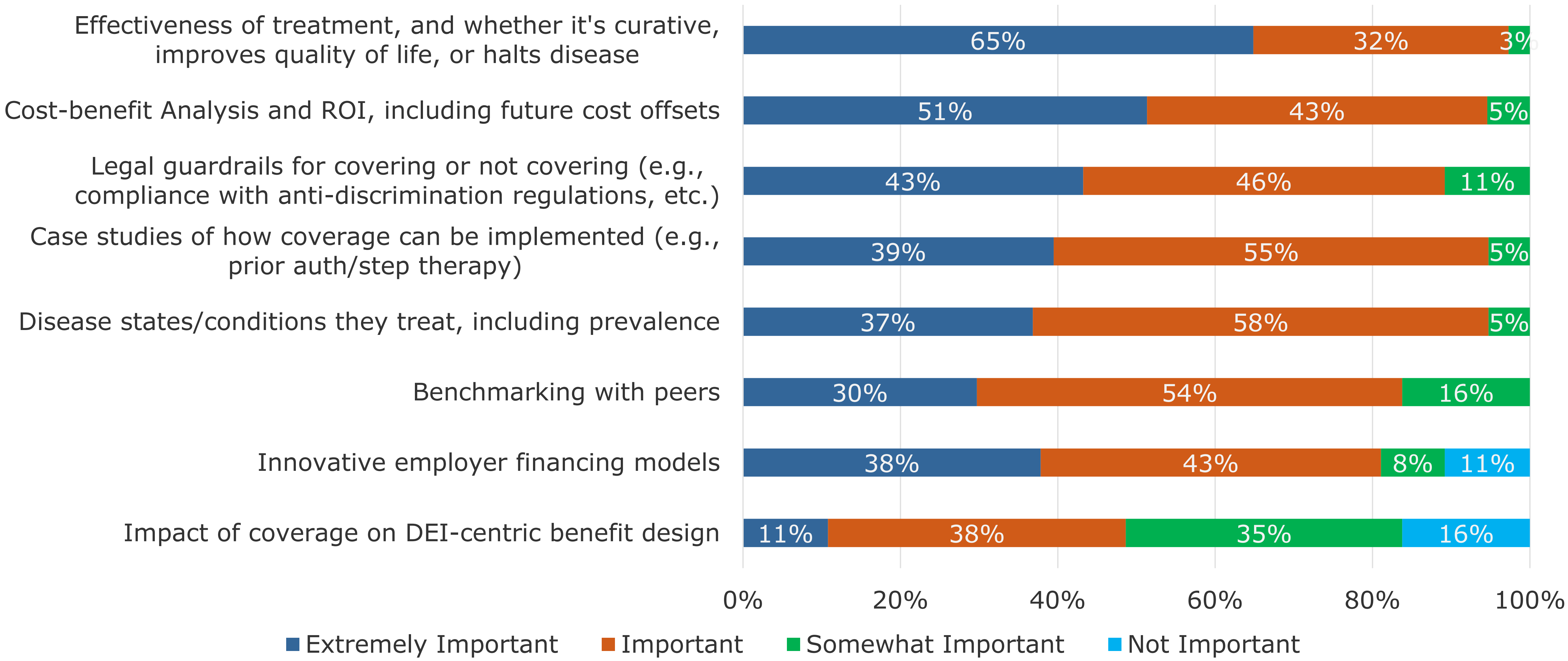


Importance of Each Area



Priority of Which Finance Models You May Consider Within 2 Years

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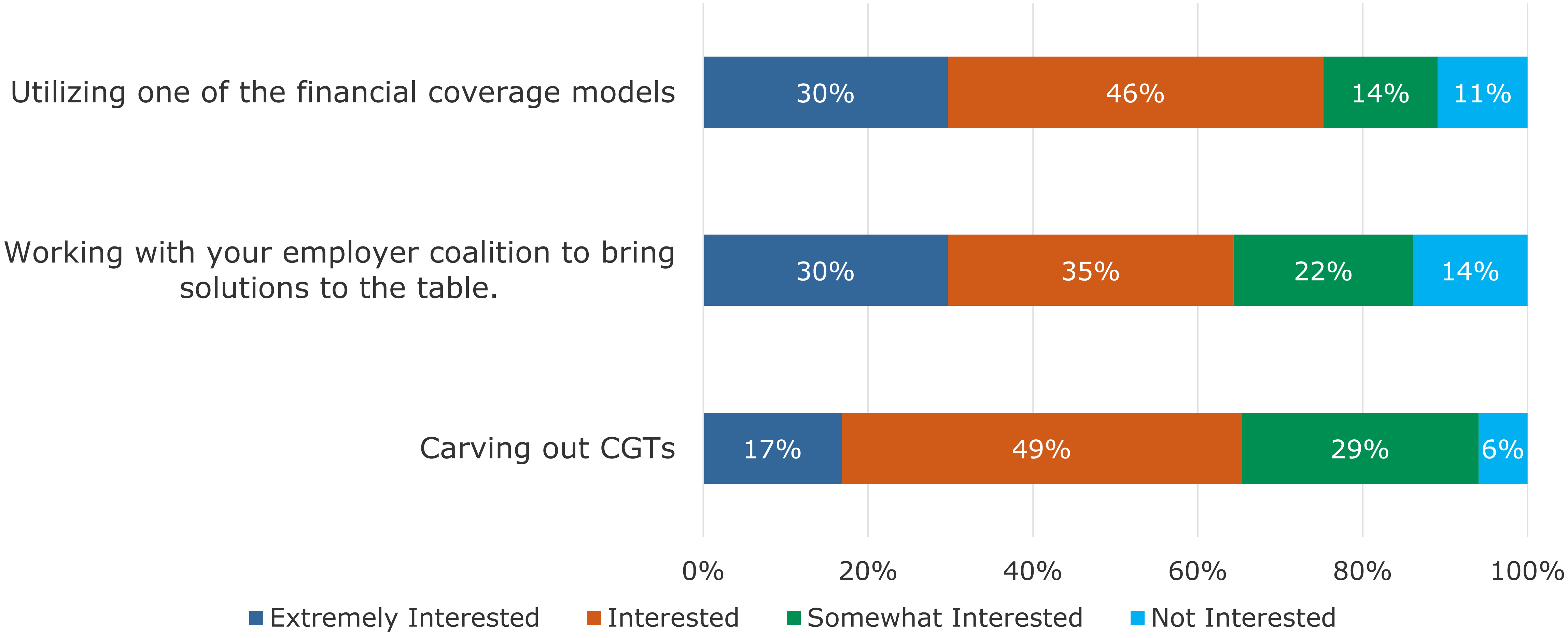
1. Reinsurance/Stop-Loss
2. Outcomes/Performance-Based Contracts
3. Combined Models
4. Multi-Employer Risk Pools
5. Warranties/Manufacturer Guarantees
6. Third-Party Contract Negotiation and Management
7. Subscription Models
8. Amortization/Installment

Other Financial Models Known

- Stated in plan design that CGTs are not covered and managed on a case-by-case basis. The intent is to create leverage, so that pricing can be negotiated and terms stipulated.
- Aradigm – Comprehensive Program.
- We met with Aradigm and really would have been interested in their product, however, it’s not available for smaller organizations (we have 1900 employees enrolled - 4200 belly buttons on the plan) at this time.
- Aradigm, but most of our work has been done internally and independently.

Indicate Level of Interest in Learning More



Additional Comments

- Already very engaged in this space and have implemented a comprehensive program.
- Looking at the average length of time employees are on our medical plan. If I take that into consideration in addition to what is the break even point for CGTs, outcomes and manufacturer warranties and guarantees could become less important in how we approach this space. If we see that we have a large part of the population turning over after 2 years, then that creates a different strategy plan then what I would consider if I have members staying on the plan for longer.
- Appreciate any help the coalition can provide.
- Information on the potential for government assistance to employers with payment and/or patient access to trials for CGT would be helpful.
- Viewing this coverage from the stop-loss carriers' point of view will help drive alternative strategies sooner than later to protect the self-insured model.

Thank You!

Questions – info@MBGH.org

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