2025 Validation Report

Review for: Advanta Health Solutions
Validation Achieved: Savings
Valid through: June 2026

Company Profile

Category:	**Wellness**
Website:	www.advantahealth.com
Public or Private:	Private
Year Established:	2010
President:	Courtenay Higgins
Company contact:	chiggins@advantahealth.com

Description provided by company:

Advanta Health is a wellness technology company with proven success designing and delivering incentive-driven programs that work. They support 3,200+ employer groups and partner with national and regional health plans, brokers, and government entities to improve employee wellbeing and reduce costs through sustained engagement.

Their approach focuses on delivering measurable results, such as improving employee engagement, reducing healthcare costs, and supporting long-term health outcomes. They achieve this by tailoring our solutions to meet the specific needs of your organization and population.

Claim Assertion for Validation

Advanta's wellness incentive program has demonstrably reduced the medical loss ratio (MLR) among engaged client groups.

Social determinants of health did not appear to drive these outcomes, as the client groups analyzed were comparable in income, education level, and access to care.

Method / Calculation / Examples

The analytical methodology employed categorized entire municipal groups as either participating or non-participating in the wellness program for the full study period or a portion thereof, and outcomes were compared between these two cohorts.

There are three fallacies specific to wellness programs, all of which this methodology avoids.

The entire group was included in one or the other category (or they came or went during the study period), not just participants within the group. This avoids both participation bias and survivor bias. Those biases are described here.

Likewise, analyzing the MLR for the entire group avoids regression to the mean. This is a common fallacy when only previously high-risk or high-cost members are counted. This bias is described here.

The comparison "trend" was that of the non-participating groups using the same carriers and same provider contracts. Trend bias is described here.

Findings & Validation

Advanta conducted a comprehensive analysis for one of its Health Insurance Fund clients in New Jersey, comprising multiple underlying groups. The evaluation encompassed 100% of the groups within the fund, leveraging claims data across all available plan years. Importantly, the analysis was performed at the group level, not the individual level, ensuring a consistent and sound basis for comparison. This avoids individual participation bias, survivor bias, and regression to the mean.

The most significant finding was a clear and consistent improvement in the medical loss ratio (MLR) among groups that actively participated in Advanta's wellness incentive program, compared to those that did not.

Average Reported MLR	2022	2023	2024
Participating Groups			
Starting 2022	83.3%	70.6%	69.8%
Starting 2024	102.4%	103.1%	92.5%
Nonparticipating Groups	102.8%	106.7%	106.8%

*MLR performance for non-participating groups highlighted in yellow

	2024	%	Average Change
Total Groups	28		
Groups w/ reduction in MLR	19	67.9%	21.5%
Groups w/ increase in MLR	8	28.6%	-15.7%
Groups w/o comparative MLR for prior periods	1	82.6%	-

*Green (Reduction in MLR), Red (Increase in MLR)

Findings & Validation

Reported MLR Performance:

Group	2022 MLR	2023 MLR	2024 MLR	Change (2023-2024)
Group 1	144.4%	186.3%	117.5%	68.7%
Group 2	92.9%	117.5%	67.6%	49.9%
Group 3	118.4%	129.4%	89.6%	39.7%
Group 4	89.0%	95.5%	61.5%	34.0%
Group 5	165.5%	165.0%	134.7%	30.3%
Group 6	-	98.0%	74.4%	23.6%
Group 7	71.7%	87.7%	66.3%	21.5%
Group 8	107.5%	107.5%	89.2%	18.3%
Group 9	97.3%	116.4%	98.7%	17.7%
Group 10	113.9%	103.2%	86.1%	17.2%
Group 11	108.5%	109.1%	92.2%	16.9%
Group 12	108.2%	95.7%	79.2%	16.6%
Group 13	117.9%	104.9%	93.7%	11.2%
Group 14	102.2%	99.2%	88.3%	10.9%
Group 15	112.1%	96.4%	89.0%	7.4%
Group 16	104.7%	84.8%	80.6%	4.2%
Group 17	-	84.7%	81.8%	2.9%
Group 18	105.9%	84.1%	81.3%	2.8%
Group 19	72.0%	61.3%	60.1%	1.2%
Group 20	65.9%	54.2%	60.3%	-6.1%
Group 21	107.5%	94.4%	102.2%	-7.8%
Group 22	97.4%	84.9%	94.8%	-10.0%
Group 23	83.6%	60.4%	70.5%	-10.0%
Group 24	68.2%	86.5%	99.5%	-12.9%
Group 25	114.0%	124.5%	144.3%	-19.8%
Group 26	59.9%	82.7%	103.2%	-20.6%
Group 27	74.8%	71.6%	133.2%	-61.6%
Group 28	-	-	82.6%	

MLR column formatting: Green (<80%), Red (>80%)

Change column formatting: Green (Reduction in MLR), Red (Increase in MLR)

Limitations

As mentioned, social determinants of health were not a factor.

It is possible that there was participation bias at the group level. However, it is also possible that the participation bias was driven by the brokers' commitment to letting the groups know that this program was available to members. Some "participating" groups had no members engaged and hence were not counted.

The medical loss ratios in participating groups outperformed non-participating groups by an amount that would be expected to exceed the amount attributable to the rate of engagement. Example: if engagement rates are 10% and the medical loss ratio (MLR) falls by 10%, those participating employees would have to reduce their spend to roughly $0 in order to be responsible for the entire decline.

The entire sample size is too small to project that the savings achieved would be replicable magnitudinally in a large population, though Vi is comfortable saying that they could be achieved directionally.

Validation and Credibility Guarantee

Advanta Health Solutions' Wellness Incentive program achieved validation for **Savings**. Validation Institute is willing to provide up to a $100,000 guarantee as part of their Credibility Guarantee Program. To learn more, visit https://validationinstitute.com/credibility-guarantee/.

Program Validation
Program has strong evidence of significant impact on both patient outcomes and on medical costs. Evidence is assessed based upon the certainty it provides that the result is due to the program and not to other factors, such as recruiting people to participate in the program who are most likely to succeed.

Savings
Can reduce health care spending per case/participant or for the plan/purchaser overall.

Outcomes
Product/solution has measurably improved an outcome (risk, hba1c, events, employee retention, etc.) of importance.

Metrics
Credible sources and valid assumptions create a reasonable estimate of a program's impact.

Contractual Integrity
Vendor's model contract meets Validation Institute standards for transparency.

Validation Expiration: June 2026

CERTIFICATE OF VALIDATION

Applicant:	**Advanta Health Solutions** 550 Broad St #804, Newark, NJ 07102
Product:	Advanta's Wellness Incentive program
Claim:	Advanta's wellness incentive program has demonstrably reduced the medical loss ratio (MLR) among engaged client groups.
Validation Achieved:	**Validated for Outcomes**
Validation Award Date:	June 2025

Al Lewis

Chief Executive Officer

Validation Institute

About Validation Institute

Validation Institute is a professional community that advocates for organizations and approaches that deliver better health value - stronger health outcomes at lower cost. We connect, train, and certify health care purchasers, and we validate and connect providers delivering superior results. Founded in 2014, the mission of the organization has consistently been to help provide transparency to buyers of health care.

Validation Review Process

Validation Institute has a team of epidemiologists and statisticians who review each program. The team focuses on three components:

- Evidence from published literature that a similar intervention had similar results.
- The reliability and credibility of the data sources.
- The rigor of the approach to calculating results.

To achieve validation, the program has to satisfy each of these components. VI's team then summarizes the review into a report which is publicly available. Details of VI's review are available with the program's permission.