

# Synergie Gene + Risk Protection

## GENE THERAPY STOP LOSS FOR LARGE GROUP EMPLOYERS

Gene therapy is a technique that uses a gene or genes to treat, prevent, or cure disease or medical disorders. Gene therapy offers the promise of potential cures but it comes with unprecedented costs at millions of dollars per treatment, per patient.<sup>1</sup> Large groups that don't buy traditional stop-loss coverage are exposed to frequent and expensive claims. With Synergie Medication Collective<sup>®</sup> and Synergie Gene + Risk Protection<sup>™</sup>, large group employers avoid major rate increases and potential lasers at renewal due to a gene therapy hitting their stop-loss coverage.

### Currently available therapies and costs

30+

therapies  
available

4000+

therapies in  
development <sup>2</sup>

40%

cost increase over  
the next 3 years <sup>3</sup>

<sup>1</sup> Salib, Veronica. "The Top 5 Most Expensive FDA-Approved Gene Therapies: TechTarget." Pharma Life Sciences, TechTarget, 24 May 2023, [www.techtarget.com/pharmalifesciences/feature/The-Top-5-Most-Expensive-FDA-Approved-Gene-Therapies](https://www.techtarget.com/pharmalifesciences/feature/The-Top-5-Most-Expensive-FDA-Approved-Gene-Therapies).

<sup>2</sup> Barrett, David, and Shardha Yeeles. "Gene, Cell, & RNA Therapy Landscape Report Q2 2024 ..." American Society of Gene & Cell Therapy, American Society of Gene & Cell Therapy, July 2024, [www.asgct.org/global/documents/asgct-citeline-q2-2024-report.aspx](https://www.asgct.org/global/documents/asgct-citeline-q2-2024-report.aspx).

<sup>3</sup> Synergie Medication Collective. October 2024. Synergie, 2023, [www.synergiecollective.com/cell-gene/](https://www.synergiecollective.com/cell-gene/).

## **A solution that offers peace of mind**

By combining a risk pool mechanism with a protection program that covers the cost of the gene therapy ingredient, employer groups can offer the best possible care without feeling the impact of the extremely high cost.

## **What is stop-loss coverage?**

Stop loss is coverage acquired by self-funded employers to provide a cap in high-cost claims. With the growth of gene therapy, many large group employers, regardless of funding type, are seeking a low-cost solution to mitigate these high-dollar claims.

## **How does Synergie Gene + Risk Protection differ from traditional stop loss?**

The key difference is that this risk protection is embedded with your LWAC stop-loss coverage. Synergie Gene + Risk Protection only provides coverage for the gene therapy ingredient, making it a great fit for an employer that's covering gene therapy, or for an employer that wants to cover gene therapy without the risk of exorbitant costs.

## **What is the minimum group size for the Synergie Gene + Risk Protection?**

Synergie Gene + Risk Protection is included for any group that buys LWAC stop loss and matches the group's individual stop-loss level regardless of size.

## **What about new gene therapies that come to market during the year?**

LifeWise Assurance Company will continue to work with our partners to bring the most comprehensive and affordable risk management programs to the market. Our options to cover more therapies will be evaluated routinely as they become approved by the U.S. Food and Drug Administration.

**Need more information? Contact your LifeWise Assurance Company representative today.**