

# Comprehensive Obesity Management

A Better Strategy for Employers

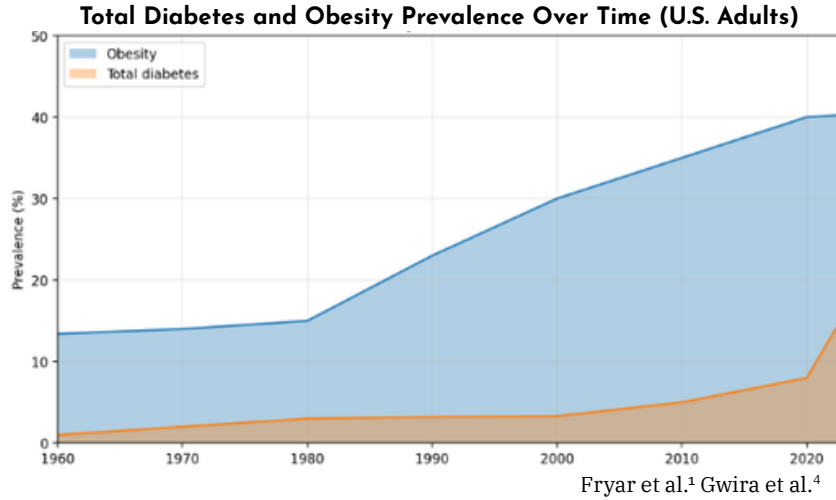
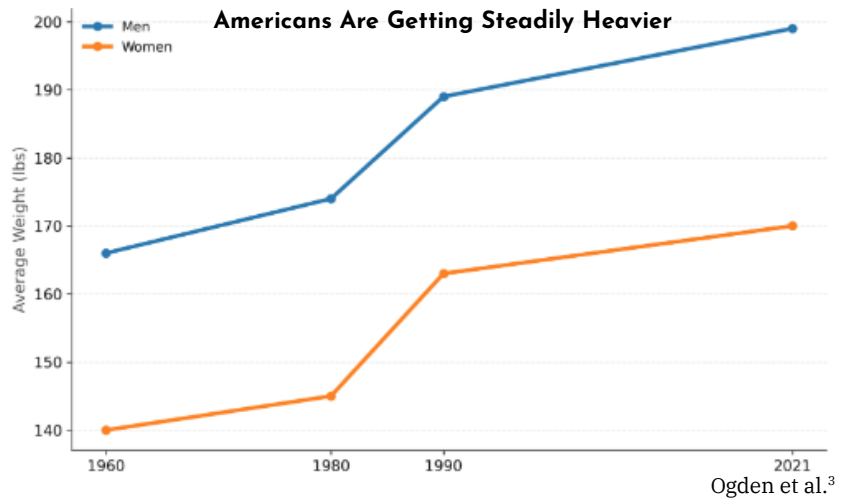


Sustained Weight Loss  
Controlled GLP-1 Costs  
Lasting Healthy Behavior Change

# Growing National Obesity Crisis

The obesity rate among American adults was much lower in the 1960s (~13%), yet today the rate is ~40%.<sup>1</sup> Poor physical and mental health is strongly related to obesity, and we find now that 93% of adults do not meet optimal criteria for standard metabolic markers (waist circumference, blood pressure, blood lipids, and blood glucose measures).<sup>2</sup>

This rapid increase in obesity and cardiometabolic disease has driven up the rates of full-blown chronic conditions to epidemic levels. It is not surprising the annual US healthcare spend is now \$5.3 T (18% of GDP).<sup>5</sup> Much of this burden is tied to chronic physical and mental health conditions, which account for about 90% of health care expenditures, and obesity and cardiometabolic disease are important contributors to that burden.<sup>6</sup> For employers, these obesity and chronic disease trends translate into rising healthcare claims, disability costs, productivity loss, and absenteeism.

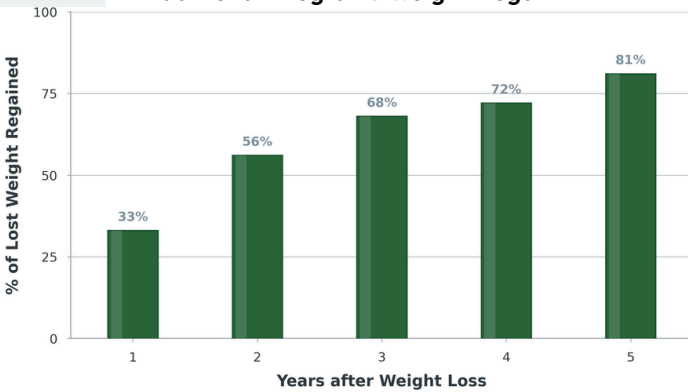


**Americans are much more obese and less healthy today compared to the 1960s and prior solutions have not worked.**

## Traditional U.S. Diet and Lifestyle Programs Have Failed to Address Obesity

US Department of Agriculture (USDA) Dietary Guidelines for Americans launched in the 1980s promoted what is now recognized as a metabolically flawed model based on calorie restriction, high carbohydrate intake allowing liberal sugars and refined grains, and avoidance of fats and traditional animal products. This model was combined with advice to eat and drink frequently to maintain energy and emphasized personal willpower as the primary strategy. This approach has been systematically implemented across federal and commercial health programs through national medical, pharmaceutical, and behavior-change strategies. But, these approaches have failed to produce lasting results—typically 80% of program weight-loss is regained within five years.<sup>7</sup>

Traditional Programs Weight Regain



Adapted from Hall & Kahan S (2018)<sup>7</sup>

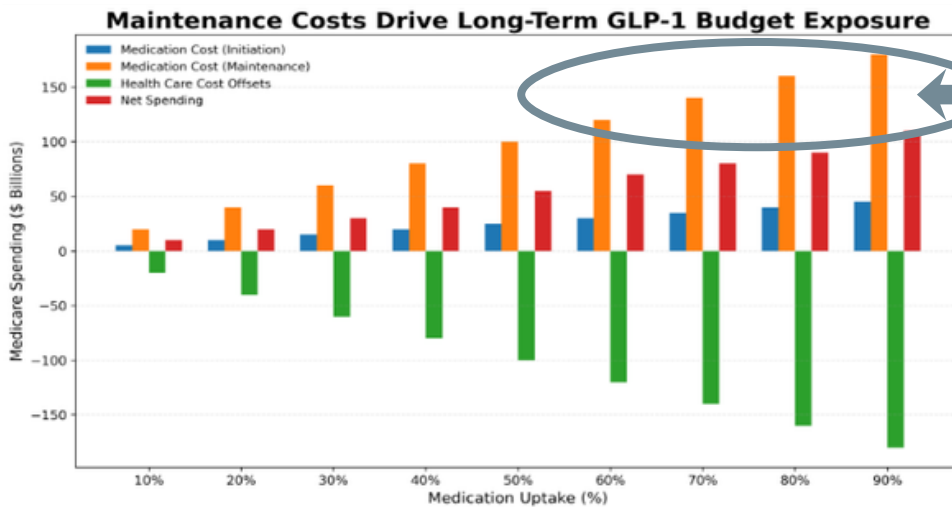
# GLP-1s for Obesity Management - The Solution?

Today, the conversation has shifted to the new GLP-1 medications (semaglutide, tirzepatide, and others in development). These drugs are clinically effective pharmacologic treatments for obesity.

Employers recognize the value of programs that successfully address obesity and improve employee metabolic health, as they can reduce absenteeism, productivity losses, disability claims, and overall medical costs—potentially making affordable and cost-effective weight-loss programs a practical long-term strategy for both financial performance and talent management.

## The Economic Challenge of Providing GLP-1 Obesity Programs to Your Employees

**New Research Findings:** Most reports indicate that the new GLP-1 medications are very effective clinically, particularly when prescribed as part of an initial short-term weight-loss phase and if taken consistently and increased slowly up to a therapeutic dose as part of a well-designed treatment plan. However, new research highlights ballooning long-term pharmacy costs when GLP-1s are used indefinitely for weight maintenance.



Ballooning pharmacy costs from GLP-1 use during weight maintenance phase.

Adapted from A. Mark Fendrick, MD. Midwest Association of Managed Care Pharmacists Conference (2025)<sup>8</sup>

**GLP-1 medications are expensive and have quickly become a major cost pressure for employer plans.**

**Marketplace Reactions:** The rapid expansion of GLP-1 coverage has created significant financial pressure for employer-sponsored health plans. National benefits advisors, including Willis Towers Watson, have documented the resulting budget impact.<sup>9</sup> Reuters reporting has also highlighted employer concerns about high upfront costs and uncertain long-term return on investment, citing an economist at the American Enterprise Institute who warned of substantial fiscal implications for both private and public payers.<sup>10</sup>

**The Food and Drug Administration (FDA) emphasizes diet and physical activity support should accompany GLP-1 therapy, reinforcing that medication alone is not a comprehensive solution.<sup>11</sup>**

Policy organizations such as the Kaiser Family Foundation and the Centers for Medicare and Medicaid Services (CMS) have raised sustainability concerns given the long-term nature of treatment and the common prescribing assumption that GLP-1s must be taken indefinitely.<sup>12,13</sup>

# A New Formula is Needed to Solve This Obesity Epidemic

Covering GLP-1 medications without a long-term strategy is not an obesity solution – it is an expense strategy. As GLP-1 use expands into maintenance therapy, employer pharmacy spending can escalate rapidly with no clear exit path. A different model is required for fiscal sustainability and better health outcomes.

Effective obesity management must move beyond medication-only thinking and address the true drivers of weight gain - lifestyle behaviors, psychosocial stressors, and metabolic dysfunction.

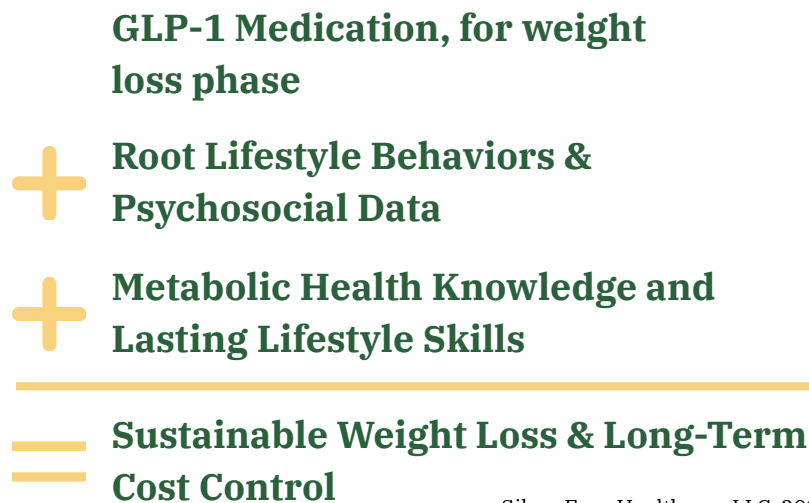
## Successful programs consistently do three things:

1. Identify behavioral and psychosocial barriers using validated assessments.
2. Combine intensive lifestyle intervention targeting insulin resistance and cardiometabolic health with appropriate short-term GLP-1 use to initiate weight loss.
3. Transition individuals to sustainable weight maintenance without indefinite dependence on high-cost medications.

Most people live and work in environments engineered for weight gain – ultra-processed foods, chronic stress, poor sleep, sedentary work, and digital overload. GLP-1 medications suppress appetite but do not retrain metabolism, behaviors, or lifestyle patterns to optimize and maintain weight loss.

The emerging evidence is clear: Durable weight loss requires root-cause analysis, modern metabolic science, and whole-person behavior change. Digital health now makes these solutions scalable, delivered precisely, efficiently, and cost-effectively.

## Bottom line – The Winning Formula is:



Silver Fern Healthcare LLC 2025



# Introducing Silver Fern's Comprehensive Obesity Management Program (COMP)

Silver Fern Healthcare is a digital health company with global expertise in obesity and sustainable behavior change. The Comprehensive Obesity Management Program (COMP) is a turnkey, evidence-based digital solution designed to complement GLP-1 therapy—supporting employees during the early weight-loss and later maintenance phases when progress often plateaus within six months, while helping sustain results and reduce reliance on long-term GLP-1 use.

COMP uses 12 brief, clinically validated assessments to identify the root behavior and psychosocial drivers of each individual's metabolic challenges. These insights generate a personalized profile with tailored feedback not found in traditional diet and exercise programs or other digital health offerings. This whole-person approach—addressing biological, behavioral, and psychosocial factors—is essential for long-term success in obesity and chronic disease management, as highlighted in a recent National Academy of Sciences, Engineering, and Medicine review.<sup>14</sup>

**Using newly unlocked patient-reported data and insights, COMP addresses obesity and metabolic syndrome using the latest metabolic science. The program targets chronically elevated insulin, a key driver of insulin resistance and fat storage. By integrating behavioral insights with metabolic health principles, the program targets those root causes of weight gain, not just the symptoms.**

As employees transition to weight maintenance, GLP-1 medications can be stepped down when appropriate while COMP continues delivering scalable lifestyle skills to sustain results and reduce long-term pharmacy spend.

## COMP Assessment Modules



Meal Plan



Physical Activity



GLP-1 Medication Taking



Weight Loss Satisfaction



Life Balance



Poor Sleep



Physical Pain



Behavioral Health Barriers



Smoking Cessation



Social Determinants (SDoH)



Disability



Sexual Functioning

Silver Fern Healthcare LLC 2025

*“Silver Fern’s virtual Comprehensive Obesity Management Program (COMP), is exactly the patient-centered, scalable solution we need in the marketplace today. Whether it is used before, during, or following the use of medications for weight loss, COMP tackles the root behavior and psychosocial barriers driving metabolic syndrome and obesity, empowering whole-person care, preventing weight regain, lowering GLP-1 maintenance costs and overall program costs. A true victory for value-based care.”*

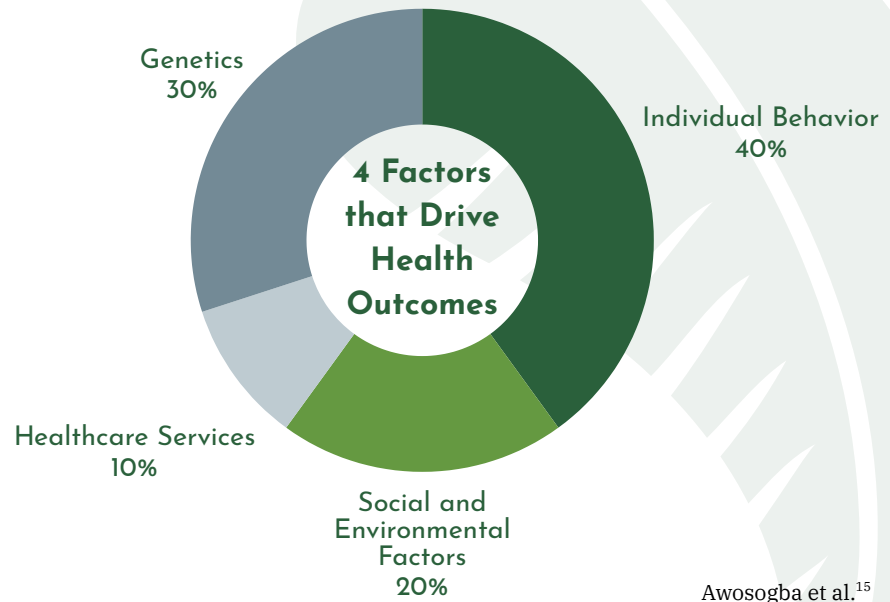


— **A. Mark Fendrick, MD**  
Professor, Internal Medicine, School of Medicine, University of Michigan Professor, Health Management and Policy, School of Public Health, University of Michigan Director and Co-Founder, Center for Value Based Insurance Design



# Silver Fern's COMP is Unique Among Traditional and Newer Digital Health Programs

Focusing on root barriers, whole-person care, and the daily life challenges of people living with obesity, COMP's proven assessments uniquely unlock the individual behavior, social, and environmental factors driving 60% of health outcomes. Once these barriers are illuminated, engaging personalized suggestions and education materials based on the latest metabolic science are used to move patients forward to sustained weight loss and good health.

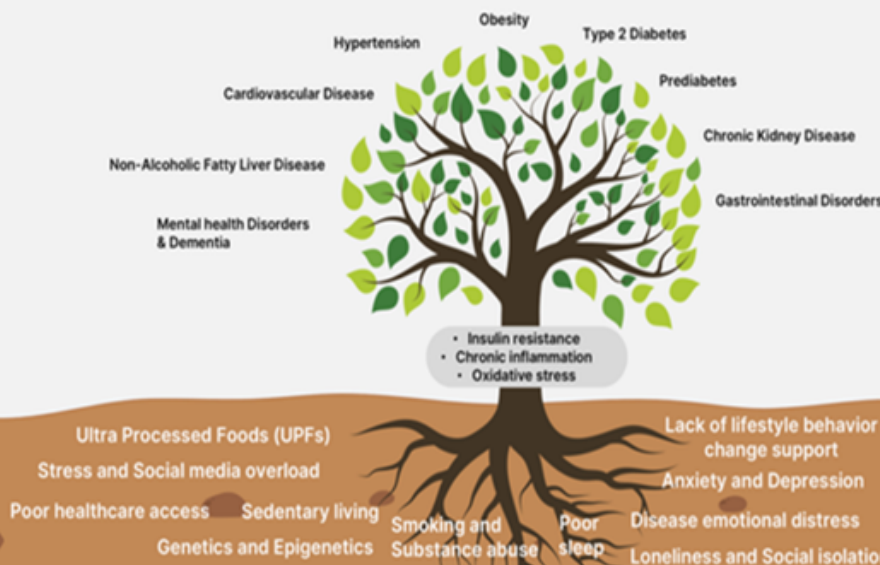


To deliver a sustainable obesity solution, Silver Fern's protocol emphasizes a whole-foods diet including both plant and animal sources while avoiding highly processed sugars and refined carbohydrates. The new 2025–2030 USDA nutrition guidelines<sup>16</sup> now reflect this same cardiometabolic science, recommending an approach closely aligned with the whole-person weight-loss model COMP has built into its obesity care program.

Many weight-loss programs in today's marketplace fail to address the key behavior and metabolic drivers of obesity because they lack root-cause data and appropriate assessments to unlock that data. They also often overlook persistently high levels of hyperinsulinemia and insulin resistance resulting from years of exposure to poor-quality, highly processed foods<sup>17</sup> — conditions influenced in part by earlier dietary guidance and longstanding clinical norms.

## COMP is a patient-centered program employees can stick to long-term.

### UNLOCK THE ROOT CAUSES OF CHRONIC DISEASE



It is encouraging that metabolically focused programs such as Keto and Vegan/Vegetarian diets are now more widely available, helping individuals reduce processed foods and adopt healthier eating patterns. However, these approaches can be difficult for many people to sustain long-term due to their restrictive nature.

**COMP addresses the full behavioral, social, and environmental factors necessary for durable behavior change while providing lifestyle and food choice flexibility.**

Silver Fern Healthcare LLC 2024

# COMP Follows The Winning Formula

**COMP is designed to work with GLP-1 medication, but its primary purpose is to help individuals sustain weight loss and metabolic improvement, with or without indefinite dependence on medications.**

## The Program:

- Can be deployed and integrated into, or substituted for, other weight loss interventions or used as a stand-alone solution
- Begins by identifying the full behavioral, social, and environmental barriers to health at any stage of the weight loss journey (poor nutrition is only one driver of metabolic disease)
- Uses a whole-person approach assessing habits, stress, mental health, sleep quality, physical activity, and social support to enable long-term lifestyle change
- Incorporates the latest science on insulin resistance, cravings, hunger and satiety signaling, and inflammation that drive overeating and weight gain
- Provides education and skills training that increase awareness of lifestyle habits and the modern environment that promotes weight gain
- Guides individuals toward whole-food nutrition and healthier stress management
- Collects patient-reported data, including GLP-1 side effects and weight-loss satisfaction, to support long-term success

**COMP outperforms many U.S. obesity solutions offering lower employer costs, lower weight-regain, low dropout rates, and no medication risk when delivered independently.**

	Traditional Diet & Lifestyle Change	Weight Loss Surgery	GLP-1 Medications	Comprehensive Obesity Management Program
Medication Risks	N/A	Low	High	N/A
Side Effects	Minimal	Med	Med-High	Minimal
Drop-out Rates	Low-Moderate	Low	High	Low-Moderate
Likelihood of Weight Regain	High	Low-Moderate	High	Low-Moderate
Cost to Employer and Employee	Low	High	High	Low

Silver Fern Healthcare LLC 2025

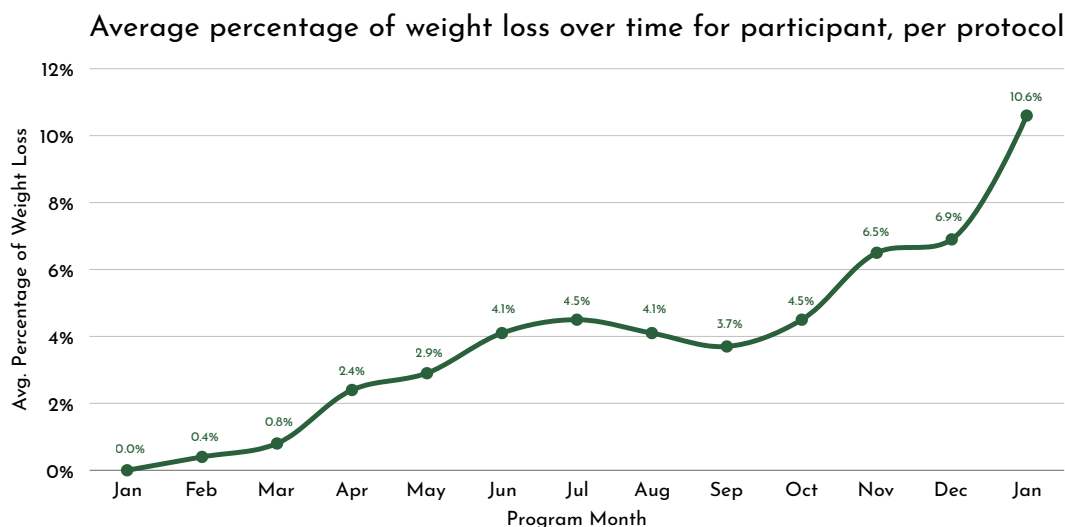
## What is the COMP Experience?

For participants, COMP begins from Day 1 as a digital companion to GLP-1 or other weight loss medications taken as recommended by the FDA. Once the employee reaches a weight-loss plateau with GLP-1 therapy (typically 6 months – 1 year), the patient is titrated off medications and continues with the COMP program alone in the weight maintenance phase.

Employees complete ongoing assessments and receive education and personalized feedback. Key benefits include: weight loss that is sustainable, development of new lifestyle skills, new knowledge of how to operate in today's weight-gain environment, aha moments regarding personal barriers and personal 'whys', and reinforcements that make a difference.

The turnkey digital program drives sustainable weight loss at an affordable price. Employers derive value as weight loss results are sustainable and program participation and engagement rates are high. Employees are systematically assigned key Silver Fern assessments and can request additional assessments, resulting in a better understanding of their health journey. Employee satisfaction and productivity improves, and rates of absenteeism decrease.

### COMP promotes life skills training for success in today's weight promoting environment.



Welch et al. (2020)<sup>18</sup>

“If it wasn't for this program, I don't know if I'd be alive right now. Thank you!”  
- Metabolic Health Program Participant

“This Program is bringing me closer to my family. I now have more energy and can play with my kids. The lessons I am learning every week make it feel like I really can maintain this healthy lifestyle.”  
- Metabolic Health Program Participant

## The Business Case for Employers:

GLP-1 medications can play a powerful role in achieving weight loss. But without a long-term strategy, they risk becoming an open-ended pharmacy expense.

Employers have a clear opportunity: pair time-limited GLP-1 use with a structured, evidence-based weight maintenance solution that addresses the behavioral and metabolic drivers of obesity.

By including COMP as a covered benefit, organizations can help employees achieve sustainable weight loss and reduce the frequency and substantial costs of obesity-related health conditions, while materially reducing long-term GLP-1 dependency and pharmacy spend. A win-win for employees and employers.

***The question is no longer whether to cover GLP-1s.***

***The question is how to deploy a strategically and fiscally sustainable program to achieve long-term positive impact.***

**Let's Implement a Smarter  
Obesity Management  
Program together.**



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