



MONDAYS WITH DR MARK & DR MICHAEL

Monday, September 21, 2026 | 1:00 – 2:00PM

TOPIC #67
The Hidden Cost of Sepsis

Speaker:



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MONDAYS WITH
DR MARK & DR MICHAEL

Sepsis: A Clinical, Financial, and Workforce Risk for Employer-Sponsored Health Plans

An Executive Briefing on Business Relevance, Financial
Exposure, and Strategic Action

What Is Sepsis?

Sepsis is the body's extreme, uncontrolled response to an infection — a medical emergency in which the immune reaction itself begins injuring tissues and organs.

Trigger

It starts with an infection the body already has — most often pneumonia, urinary, skin, or GI infections - or due to medical procedures like central IV lines. People who are immune suppressed due to conditions (e.g., cancer) or medications are at increased risk.

Spread

Widespread inflammation restricts blood flow to vital organs and can advance to septic shock, organ failure, and death without rapid treatment.

- Warning signs include confusion, rapid breathing, fast heart rate, fever or chills, clammy skin, and extreme pain or discomfort.
- Highest risk: adults 65+, infants, and members with diabetes, cancer, or chronic lung, kidney, or liver disease.

Why Does Sepsis Matter?

The scale of sepsis in the U.S. is significant — and for employers, the consequences extend well beyond the acute hospitalization.

Top 20 high-cost claim conditions

Stop-loss claim reimbursements by category

2025 rank	4 Year rank	Condition/Disease/Disorder	2025 claim* count	2025 reimbursements	2022-2025 reimbursements
1	1	Malignant Neoplasm	5622	\$564.2M	\$1.83B
2	2	Cardiovascular (CVD)	3078	\$195.5M	\$676.9M
3	3	Orthopedics/Musculoskeletal (Ortho/MSK)	3614	\$178.3M	\$565.0M
5	4	Newborn/Infant Care	530	\$125.8M	\$508.5M
4	5	Leukemia, Lymphoma, Multiple Myeloma	991	\$141.3M	\$492.7M
6	6	Respiratory	1824	\$112.5M	\$354.9M
7	7	Gastrointestinal/Abdominal	2643	\$91.5M	\$346.4M
9	8	Sepsis	826	\$86.7M	\$337.4M
8	9	Neurological	1566	\$90.7M	\$323.2M
11	10	Congenital Anomaly (structural)	501	\$67.8M	\$267.0M

Source: Sun Life 2026

- Approximately 1.7 million U.S. adults develop sepsis each year. [\[1\]](#)
- Sepsis is the **#1 killer of hospital inpatients** and a **top ten driver** of high-cost claims.
- **Each hour** treatment for severe sepsis is delayed decreases survival by nearly 8%. At least 350,000 adults with sepsis die annually during hospitalization or are discharged to hospice.
- Sepsis can trigger **high-cost inpatient claims, catastrophic claimant activity, and complex recovery needs**.
- For employers, the issue is not only survival; it is the total cost and workforce impact after the acute event.

What Makes Sepsis Costly?

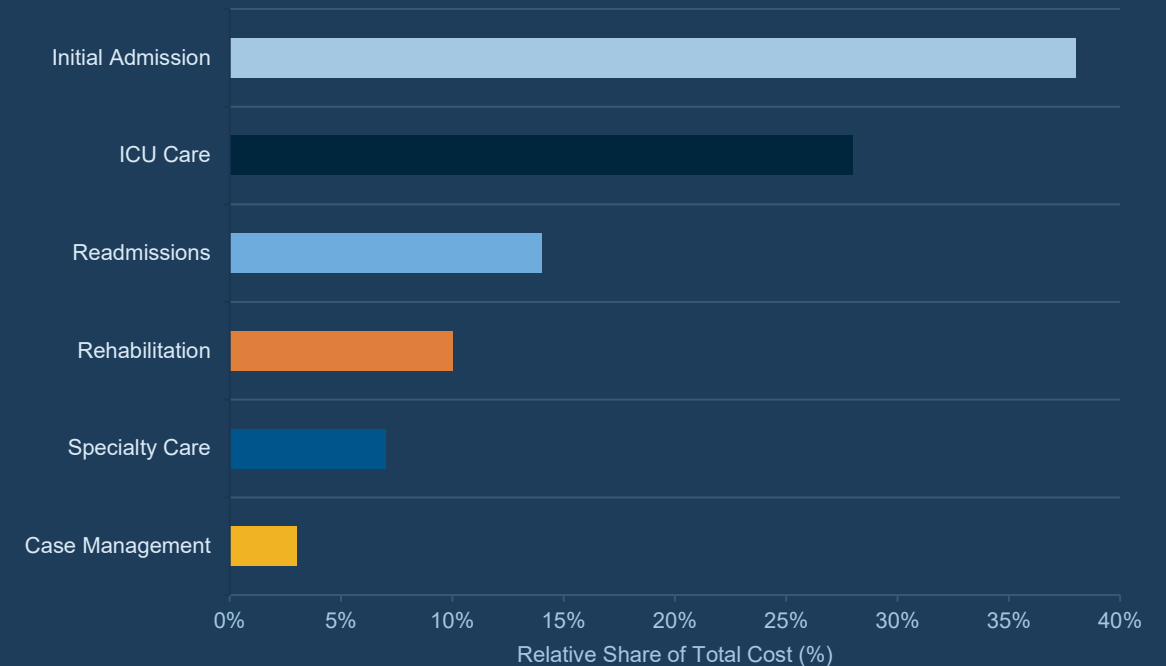
Sepsis is one of the most expensive inpatient conditions an employer plan can encounter — and the true cost extends far beyond the initial admission.

\$32,000+

Average hospital cost per sepsis hospitalization (high-income countries)

- Sepsis remains one of the most expensive inpatient medical conditions.
- **Total cost** may include the initial admission, ICU care, readmissions, rehabilitation, specialty care, and ongoing case management.
- Employers should evaluate sepsis through both claims cost and preventable utilization lenses.
- **Variation** in sepsis cost and outcomes between providers should be investigated

Estimated Cost Components per Sepsis Episode



Source: WHO

Workforce and Productivity Impact

The workforce consequences of sepsis — disability, absenteeism, caregiver burden — make this a people and productivity issue, not only a claims issue.



Disability

Sepsis recovery can contribute to **short-term and long-term disability**, requiring extended leave, rehabilitation, and workplace accommodations before return-to-work.



Absenteeism

Employees may need **extended recovery time** away from work, including follow-up care visits and medical appointments beyond the initial hospital stay.



Presenteeism

Employees who return to work may experience **reduced capacity and productivity** due to ongoing physical or cognitive effects of post-sepsis syndrome.



Caregiver Burden

Family members covered by the plan may absorb **caregiving responsibilities**, affecting their own workplace attendance and output — a secondary productivity cost.



Executive Lens: Executives should view sepsis as a health, cost, and workforce resilience issue — extending well beyond the claims ledger.

What Can Employers Do?

Example Levers



Access

Ability to get timely evaluation and treatment for predisposing conditions (e.g., other infections)



Prevention

Vaccines, masking, hand washing, isolating and other public health measures.



Early Recognition and Intervention

Awareness campaigns, anti-microbials, other supportive care.



Care Escalation

Transfer options for individuals needing a higher level of care.



Decision Support

Understanding of patient and family goals, use of palliative care.

Helpful Resources:

[Sepsis | CDC](#)

[Sepsis Alliance](#)

[Resources - End Sepsis](#)

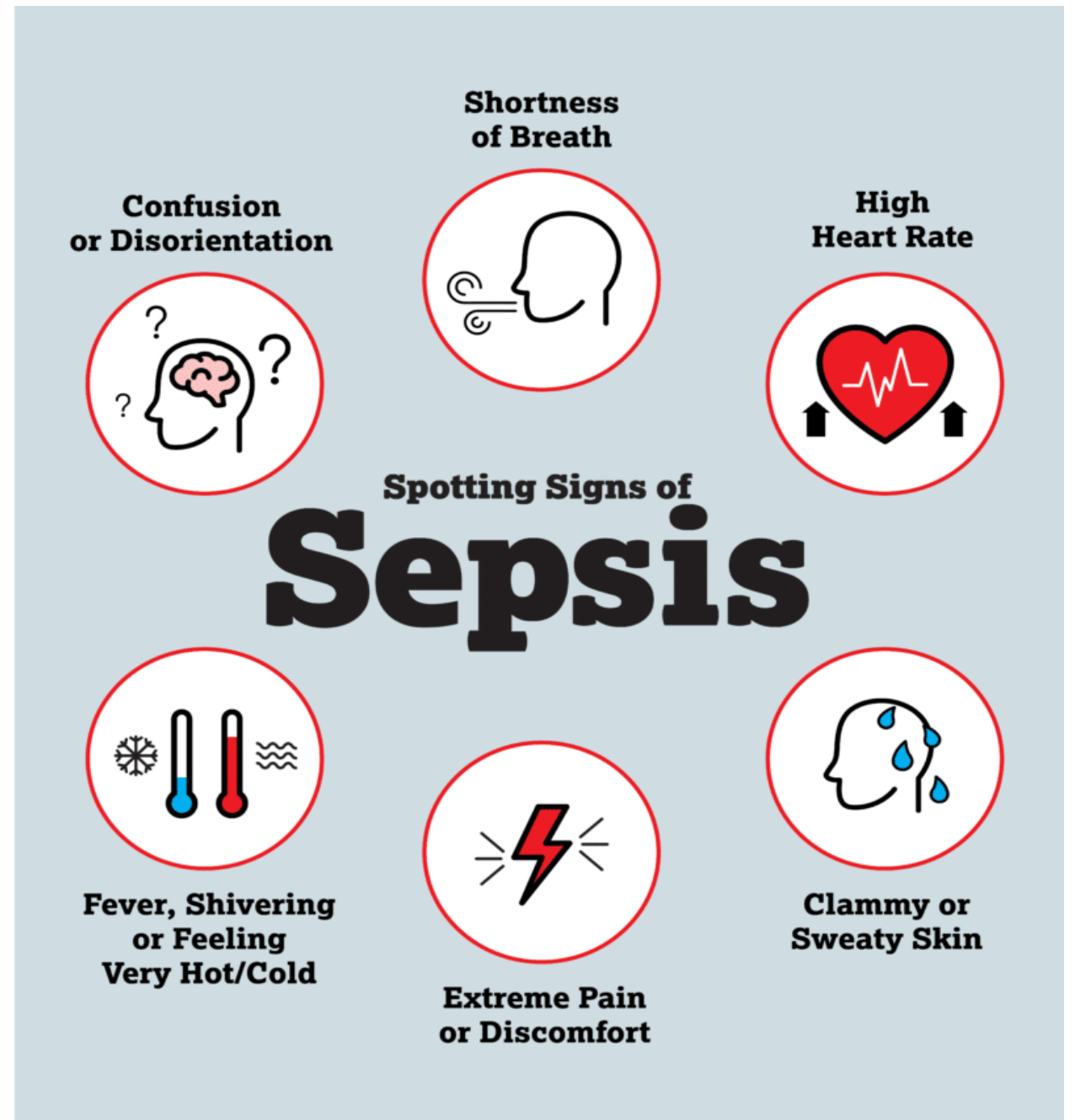
[Toolkits — World Sepsis Day - September 13](#)

September is Sepsis Awareness Month!

**Educate yourself and your members.
You/they may save a life!**

Teach members to advocate for themselves and family members by saying *“I think I/they might have sepsis”*.

When recognizing and reporting sepsis, be sure to mention specific symptoms and any recent infections or immune compromise.



Executive Takeaways

Sepsis demands a cross-functional employer response — and the path forward begins with assessing what the data already reveals.

Key Takeaways



Sepsis is a high-impact condition with implications for claims cost, quality, disability, productivity, and member outcomes. [\[1\]](#)



The greatest employer opportunity is often found in early recognition, risk identification, care coordination, and post-discharge support.



Sepsis should be considered within broader strategies for high-cost claimants, chronic condition management, readmissions, and workforce health.



A cross-functional response — spanning benefits, HR, clinical, and care management — is required to address the full scope of sepsis risk.

Recommended Next Step



Assess Your Data Now

Assess sepsis-related claims, readmissions, disability duration, and care management engagement to identify improvement opportunities.

Integrate medical, pharmacy, disability, absence, and productivity data to understand total plan impact and prioritize action.

 **Start with Claims Data**

Upcoming NEBGH events:

- **September 24 | CONFERENCE (NEW JERSEY)** - 2026 Pharmacy Benefits
- **October 19 | WEBINAR** - Mondays with Dr. Mark & Dr. Michael: Breast Cancer
- **November 12 | CONFERENCE (NEW YORK)** - Beyond Benefits: Whole Person Health in Practice

SAVE THE DATES!

- **February 11, 2027** – 32nd Annual Tribute to Leadership
- **Spring 2027** – Cancer Summit
- **June 24, 2027** - 16th Annual Conference

Remember to rate this webinar!

