



WHITE PAPER

# How to Sell Digital Health to Your CFO: A Guide for Benefit Leaders



# Index

01

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Executive Summary

02

---

Step 1: Speak the CFO's Language

03

---

Step 2: Highlight Sword's Financial Value

04

---

Step 3: Connect Sword to broader business goals

05

---

Step 4: Craft a winning proposal for your CFO

06

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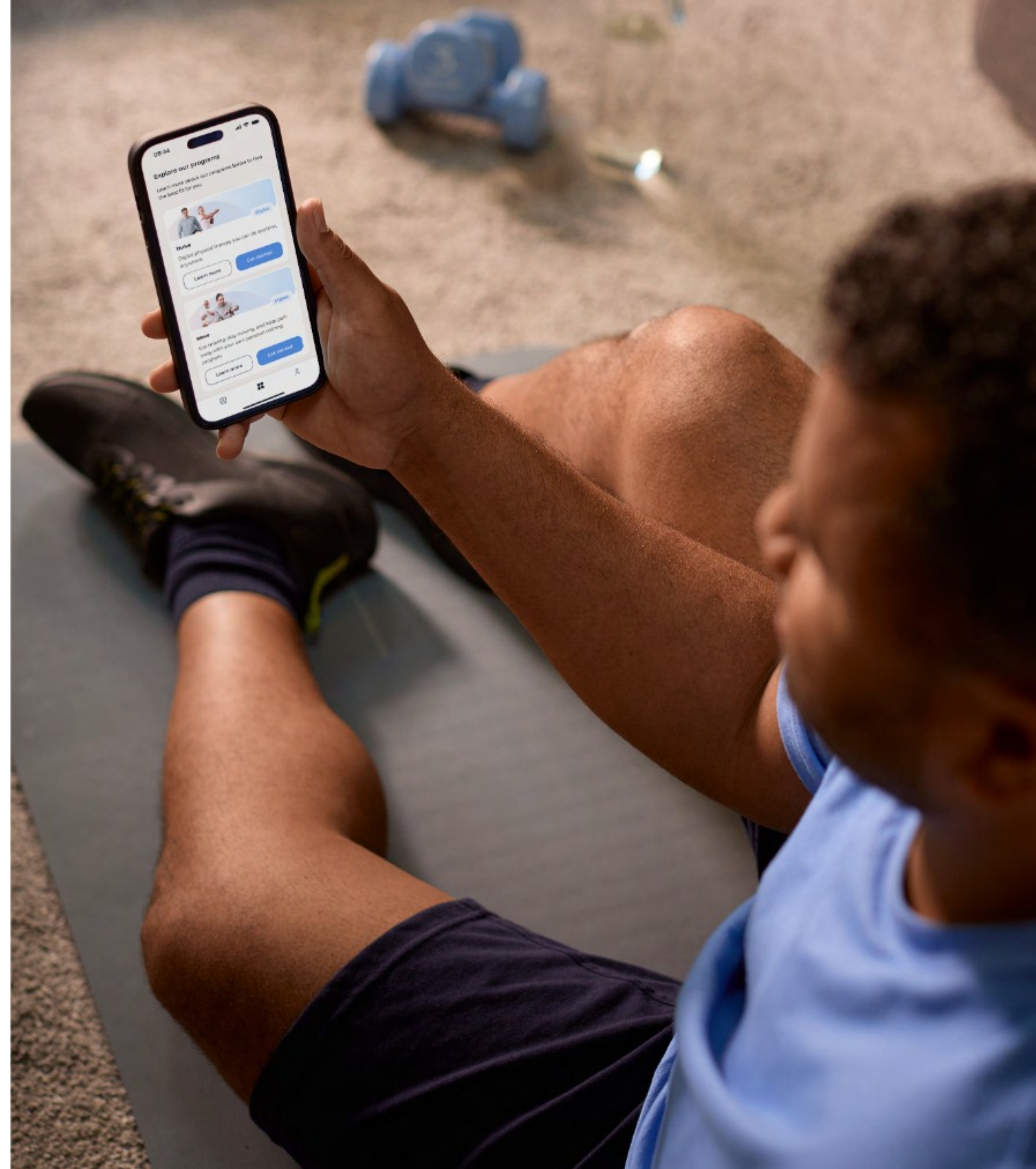
Step 5: Collaborate with Sword for CFO-focused materials



# Executive Summary

As a benefits leader, you're likely already convinced of the value of digital health solutions for your employees. But convincing your CFO is an entirely different challenge which requires evaluating benefits through a financial lens, prioritizing measurable ROI, risk mitigation, and alignment with broader business goals.

This guide will help you build a persuasive business case for digital health, equipping you with the tools, language, and data to show your CFO why virtual care solutions such as Sword Health are not just another benefit, but a strategic workforce investment that drives cost savings, boosts productivity, and mitigates risk—all while improving employee outcomes.





# Step 1: Speak the CFO's Language

To capture your CFO's attention, you need to reframe the value of your preferred solution in terms of **financial impact** and **business outcomes**. Here's what CFOs care about:



## Controlling healthcare costs:

Rising healthcare expenses are a top concern for every CFO. Garner projects these costs to exceed 9% of company revenue by 2031.<sup>1</sup> Sword directly addresses rising costs by reducing surgical costs, the costliest category of healthcare spend for most employers.



## Quantifiable ROI:

CFOs need evidence that an investment will pay off. Independent claims analysis shows that Sword can save \$3,177 per member annually and deliver a 3.2x ROI<sup>2</sup> — and even as high as 4.4x ROI using Sword's predictive engine to identify the highest-risk members.<sup>3</sup>



## Risk mitigation:

CFOs prefer certainty. Sword's Outcome Pricing model, which ties clinical fees directly to clinical results, removes financial uncertainty and guarantees buyers are paying only for member results that lead to lower medical spend.



## Operational efficiency

CFOs value scalable, efficient solutions with the greatest opportunity for company impact. Sword's digital-first care model delivers personalized MSK care that's not only much more accessible and convenient than traditional healthcare, it's also much less expensive. The result is a healthier and more productive workforce with less absenteeism and presenteeism.

<sup>1</sup> <https://www.getoarnet.com/blog/how-cfos-can-rethink-healthcare-spending-to-improve-profitability>

<sup>2</sup> <https://swordhealth.com/newsroom/fsc-study>

<sup>3</sup> [https://edge-content-cdn.swordhealth.com/Predict\\_Case\\_Study\\_v3\\_bf62040db6/Predict\\_Case\\_Study\\_v3\\_bf62040db6.pdf](https://edge-content-cdn.swordhealth.com/Predict_Case_Study_v3_bf62040db6/Predict_Case_Study_v3_bf62040db6.pdf)



# Step 2: Highlight Sword's Financial Value

CFOs are grappling with unsustainable healthcare costs. Sword provides a cost-containment solution by targeting one of the top two drivers of healthcare spend for most large employers—MSK conditions.<sup>4</sup>

Here's how to frame Sword's financial value:

## 1. Immediate cost savings

- Sword saves employers \$3,177 per member per year by preventing unnecessary surgeries, imaging, and ER visits, according to an independent analysis done by leading actuarial firm Risk Strategies Consulting (RSC).
- Surgical costs account for 34% of total employer healthcare spend, according to a [survey](#) conducted by Employer Health Innovation Roundtable. RSC found that Sword can reduce surgeries by up to 50%—a significant source of savings each year.

## 2. Pricing model mitigates financial risk

Sword's [Outcome Pricing model](#) ties client fees directly to clinical results, not simply based on utilization. This innovative approach guarantees that

our customers only pay for the value that Sword delivers, reducing risk for the organization. Sword clients never pay in full until their members see clinically significant health improvements.

- Unlike other digital MSK solutions with flat or usage-based fees, Sword's model aligns directly with your CFO's focus on ROI.
- Sword also offers the highest ROI guarantee in the digital MSK space, giving CFOs even more confidence in moving forward with Sword.

## 3. Independent validation builds trust

Sword's cost-savings and clinical outcomes are validated by independent studies:

- The RSC analysis found that Sword's overall medical cost savings translate into a 324% ROI, marking this the highest independently validated savings in the health tech market
- The Peterson Health Technology Institute also published a [report](#) indicating that digital MSK solutions such as Sword provide clinically meaningful improvements in pain and function that are comparable to in-person therapy, with significant potential to reduce overall healthcare spending.

<sup>4</sup> <https://www.businessgrouphealth.org/en/resources/addressing-musculoskeletal-conditions-and-physical-therapy-needs-with-virtual-solutions>



# Step 3: Connect Sword to broader business goals

CFOs care about more than just cost savings—they want to see how investments align with strategic business objectives.

Here's how Sword supports these goals:

## 1. Boost workforce productivity

The health and well being of employees is an integral part of workforce strategy to deploy the most engaged, productive and competitive workforce possible. By addressing MSK pain, Sword improves workforce performance:

- Members report a 68% increase in productivity, reducing absenteeism and presenteeism.
- Sword eliminates the mental health burdens of chronic pain, with members experiencing a 64% reduction in depression and a 50% reduction in anxiety.
- According to newly published research in the [Journal of Occupational and Environmental Medicine](#), Sword saves clients an average of \$2,916 PMPY in lost productivity due to MSK pain

## 2. Attract and retain talent

In today's competitive labor market, offering high-value benefits like Sword can help attract and retain top talent:

- MSK conditions are a leading source of pain and frustration for employees. Providing access to Sword's care demonstrates your commitment to their health and wellbeing.
- Sword's 81% program completion rate ensures employees actively engage and see results, increasing satisfaction with their benefits offerings.

## 3. Future-proof healthcare spending

Rising healthcare costs are unsustainable, and traditional care models are no longer enough. Sword's digital-first approach provides a scalable, efficient solution that reduces long-term healthcare liabilities.



# Step 4: Craft a winning proposal for your CFO

Now that you're armed with concrete data and aligned Sword's value with your CFO's priorities, it's time to build a compelling proposal.

Here's how to structure it:

## 1. Start with the problem

Lead with the rising cost of healthcare and the disproportionate impact of MSK conditions:

- "MSK conditions account for 16% of our healthcare spend, making it our #1 driver of healthcare expenditures—more than we spend on mental health, diabetes or cardiovascular."
- "Without intervention, these costs are projected to grow by 7% annually."

## 2. Introduce Sword as the solution

Explain how Sword directly addresses this challenge:

- "Sword provides digital-first MSK care that reduces unnecessary surgeries, imaging, and ER visits, saving \$3,177 per member annually."

- "Our fees are tied to clinical outcomes through Outcome Pricing, ensuring we only pay when our population experiences actual health improvements, which will lead to lower costs."

## 3. Tie It to strategic goals

Show how Sword aligns with your company's broader objectives:

- "As a self-insured employer, MSK savings directly impact our P&L and improve our bottom line."
- "By reducing MSK pain, Sword improves employee productivity by 68%, helping us achieve our performance and engagement goals."
- "Offering Sword as a benefit strengthens our ability to attract and retain talent, a critical need in today's labor market."

## 4. End with a call to action

Make it easy for your CFO to say yes:

- "By implementing Sword, we can save , boost employee satisfaction, and future-proof our healthcare spending. Let's schedule a demo with Sword to explore next steps."



# Step 5: Collaborate with Sword for CFO-focused materials

Sword offers resources designed to help you make your case to your CFO.

## Reach out to Sword's team for:

- CFO-focused pitch decks and ROI calculators
- The full report from the fully independent validation of Sword's cost savings
- Case studies and data relevant to your industry
- An opportunity analysis showing cost savings and ROI specifically for your organization

By leveraging these materials, you can build a stronger, data-driven proposal that resonates with your CFO.

## Final thoughts

Convincing your CFO to invest in Sword Health requires speaking their language, focusing on financial outcomes, and demonstrating strategic alignment. By framing Sword as a cost-containment tool with guaranteed results and P&L impact, you can position it as the best value in digital MSK care—and a strategic investment for your company.

Now is the time to take action. Rising healthcare costs demand innovative solutions, and Sword's Outcome Pricing model ensures that your organization only pays for results. With the right preparation and data, you can confidently bring Sword to your CFO and deliver both better employee outcomes and measurable cost savings.

**Ready to build your case? Work with Sword to get the right data and evidence to show your finance leaders the massive value of our digital care solutions.**



