

TheraPay®



# TheraPay® Rewards Pilot Program for State of Delaware Employees Enrolled in a Highmark Plan

**Month 6 Progress Report to the  
State Employee Benefits Committee (SEBC)**

**Peter Burns**

SVP, Program Design & Member Outcomes  
Clutch Health

February 23, 2026

## Background on TheraPay<sup>®</sup> Pilot Program

**Clutch Health** is a behavioral orchestration company that optimizes outcomes by engaging members with customized omnichannel care journeys through its **TheraPay<sup>®</sup> Rewards** platform.

The SEBC approved Clutch Health (November 2024) to deliver a pilot program with a goal of increasing enrollment and engagement with the YMCA's Diabetes Prevention Program (DPP). Employee eligibility is provided by Highmark BCBS of Delaware. Funding for this pilot is through the established Highmark communication budget.

**Enrollment Limit: 100 employees**

**Duration of DPP Classes: 12 Months**

**Goals: Increase enrollment and engagement with DPP**

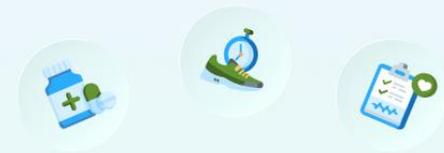
**Total Cost of Pilot: \$66,468**

*Note: Clutch, an advanced end-to-end Consumer Management platform, acquired Reciprocity Health in 2025. TheraPay<sup>®</sup> Rewards is now managed by the healthcare division of Clutch.*



# TheraPay<sup>®</sup>

Earn Money for Healthy Choices



# What is the TheraPay<sup>®</sup> Rewards Platform?

## Awareness

Omni-channel messaging provides unlimited options for outreach



Progressive e-mails



SMS/Text

## Enrollment

Members can sign up via my.therapayrewards.com or by calling 866-469-7973



## Engagement

Members can leverage the iOS, Android, web app, and live agents to engage with condition specific or large gap closure programs



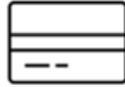
## Reporting

Dashboards exist for real time and monthly reporting for all features requested by our clients



Category	Value	Value	Value	Value
...	...	...	...	...
...	...	...	...	...
...	...	...	...	...

# Activities for the SEBC's TheraPay<sup>®</sup> Pilot Program



**\$275 Per Person in Rewards Offered**

*~\$200 Per Person Anticipated Rewards Budgeted*

	Week 1	Month 1+	Month 1+	Month 2+	Month 3+	Month 4+	Month 6	Month 4+	Month 6+	Month 12	Month 12
<b>Activity</b>											
<b>Activity</b>	Baseline Survey	Each Session Attended: 1 <sup>st</sup> thru 15 <sup>th</sup>	Bonus: Attended 4 <sup>th</sup> Session	Bonus: Attended 9 <sup>th</sup> Session	Log Bonus: Average ≥ 50% @ 9 <sup>th</sup> Session	Bonus: Attended 15 <sup>th</sup> Session	Mid-Point Survey	Each Session Attended: 16 <sup>th</sup> thru 25 <sup>th</sup>	Bonus: Attended 20 <sup>th</sup> Session	Bonus: Attended 25 <sup>th</sup> Session	End of Program Survey
<b>Reward</b>	\$5	\$5 Each	\$5	\$10	\$10	\$15	\$5	\$10 Each	\$15	\$25	\$10
<b>Payment</b>	1x Immediate	Paid Monthly 2-6 wk delay	1x 2-6 wk delay	1x 2-6 wk delay	1x 2-6 wk delay	1x 2-6 wk delay	1x Paid w/ 72 hrs	Paid Monthly 2-6 wk delay	1x 2-6 wk delay	1x 2-6 wk delay	1x Paid w/ 72 hrs
<b>Notes</b>	Open to all 100 enrolled in TheraPay	\$5 x 15 = \$75 Max			Open to those who attended 9 sessions		Open to all who attended at least 1 session	\$10 x 10 = \$100 Max			Open to all who attended at least 1 session

**Months 1 – 6 Max Rewards = \$150**

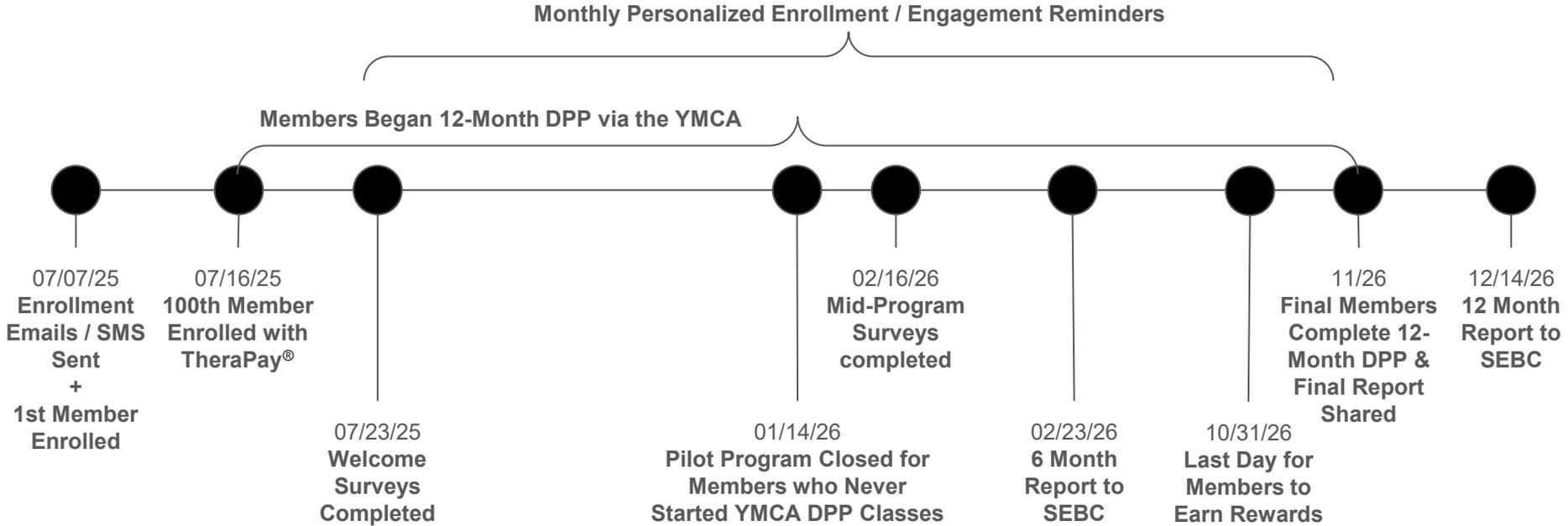
1 Survey (\$5) + Sessions 1-15 (\$75) + Sessions 16-18 (\$30) + Attendance Bonuses (\$30) + Food Log Bonus (\$10)

**Months 6 – 12 Max Rewards = \$125**

1 Survey (\$5) + Sessions 19-25 (\$70) + Attendance Bonuses (\$40) + 1 Survey (\$10)

# TheraPay<sup>®</sup> Pilot Program Timeline

Not to scale

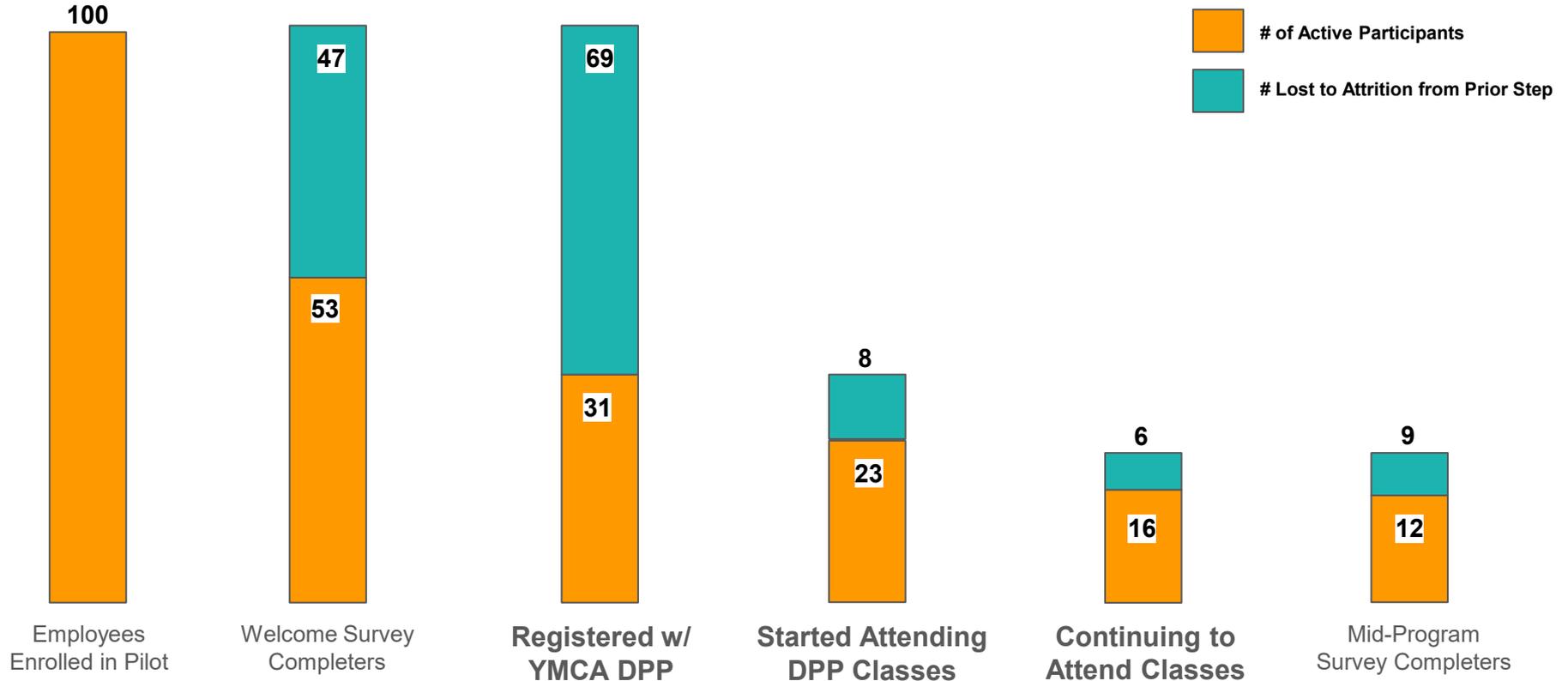


Total eligible population as of July 2025 = ~10k (9.5k with emails, 8k with mobile phone)

# Enrollment & Engagement

As of 2/10/2026

# Pilot Member Engagement Over Time



# DPP Registrations

Before TheraPay®



4.5x Increase



TheraPay® Pilot Program



3 Month Measurement Period

# DPP Class Initiation

Before TheraPay<sup>®</sup>



3.8x Increase



TheraPay<sup>®</sup> Pilot Program



# Early DPP Class Adherence

Before TheraPay<sup>®</sup>



2.7x Increase



TheraPay<sup>®</sup> Pilot Program



# Ongoing DPP Class Adherence

Before TheraPay®



7.5x Increase



TheraPay® Pilot Program



Measured During Month 4 of DPP Classes

*Note: 1 out of the 16 active participants has not yet reached Month 4 of the DPP classes.*

# Quick Stats

## DPP Attendance

**Total # of Classes Attended = 247**

**Average Class Attendance = 94%**

## Rewards Payouts

**Total Rewards Paid To-Date= \$1,780**

\$1,630 (92%) paid to 16 Active Participants

58 pilot enrollees earned at 1+ reward

## Weight Loss Outcomes

**92% of Participants Have Maintained or Lost Weight**

Average Weight Loss: -2% (Range: -11% ←→ +4%)

*Milestone 1:* 7 Participants with  $\geq 5\%$  Weight Loss

*Milestone 2:* 1 Participant with  $> 10\%$  Weight Loss

# Mid-Point Survey Results

**100%** of respondents report **high satisfaction** with the TheraPay<sup>®</sup> Pilot Program

**100%** report they **would recommend** the TheraPay<sup>®</sup> Pilot Program to friends or family

**100%** report they have **changed the foods they eat** (e.g., more vegetables, fewer desserts)

**92%** report making **significant changes** to their lifestyle habits

**67%** report **reducing their total calories** consumed and/or portion sizes

**67%** report increasing the amount of **intense physical activity** (e.g., walking for exercise, biking)

**60%** report changing the **drinks they consume** (e.g., avoiding juice, limiting creamer in coffee)

# Lessons Learned Thus Far

- Interest in the TheraPay® Pilot Program was extremely high; 70 additional eligible employees requested to be on a **Waitlist for future programs**.
- TheraPay® nudges and incentives are having a **significant positive impact on enrollment and engagement** within the pilot employee population.
- Satisfaction with the DPP and with TheraPay® Rewards is **overwhelmingly positive!**
- Enrollment for the 100-person Pilot Program reached capacity within 7 days, but ~40% didn't start the DPP... pressure to enroll quickly didn't **allow for enough time to consider commitment** to a year-long lifestyle program.
- The primary suggestion for improvement was that **incentives for attendance should be distributed faster**. In the future, an integration with the YMCA's attendance reporting system would allow TheraPay® to distribute rewards immediately.

# TheraPay®



# Thank You!

# Appendix

# DPP Class Attendance: Active & Inactive Participants

Participant #	# Classes Attended	# Classes Possible	Attendance Rate
1	1	1	100%
2	5	5	100%
3	13	13	100%
4	13	13	100%
5	13	13	100%
6	14	15	93%
7	14	15	93%
8	15	15	100%
9	15	15	100%
10	16	16	100%
11	15	17	88%
12	15	18	83%
13	14	21	67%
14	19	21	90%
15	20	21	95%
16	21	21	100%

Participant #	# Classes Attended	Attendance Status
1	3	Dropped
2	4	Dropped
3	4	Dropped
4	4	Dropped
5	1	Dropped
6	6	Dropped
7	2	Lost eligibility via Highmark

# Participant Quotes

## About the YMCA DPP:

“The class offers many great benefits that I now apply to my daily life! Great instructor and classmates!”

“This is a wonderful program... I like that it took it slow to try to build one habit at a time.”

“This is a wonderful program that everyone could benefit from.”

“The program does work!”

## About TheraPay® Rewards:

“They encourage me and it makes it exciting.”

“It increases my motivation to be healthier.”

“This helped me make this a priority over other things. The rewards help me stay motivated.”

“Helped a great deal. [I’m] able to shop for healthy food...”

“Amazing! The incentive motivates me.”

“The financial reward has been motivating me to attend the meetings.”

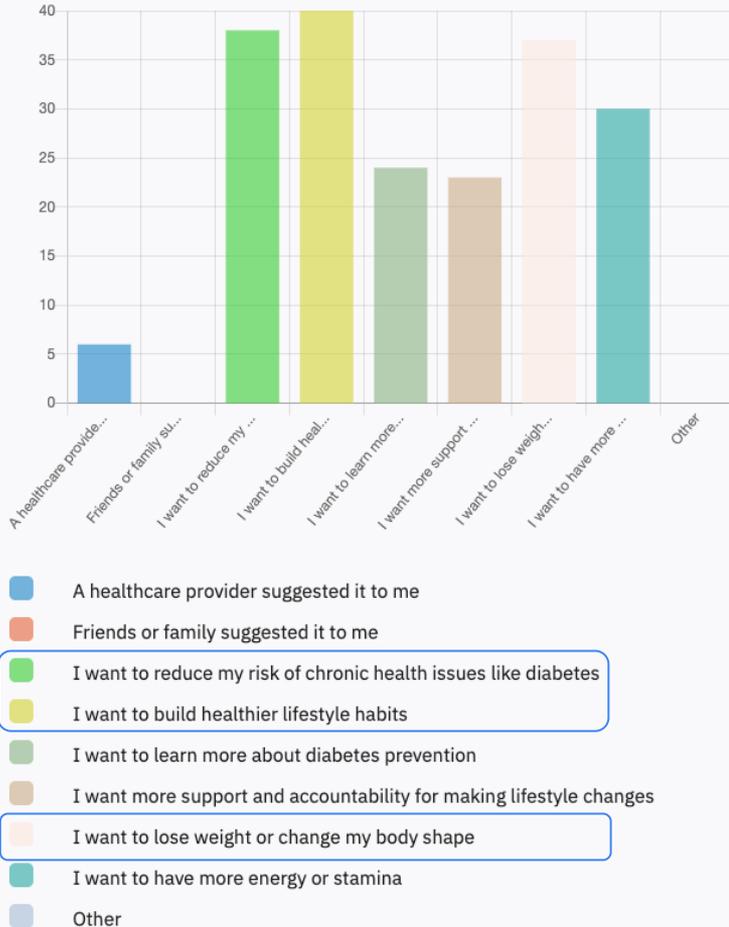
“Keep up this program! This is needed!”

“I highly recommend this program!”

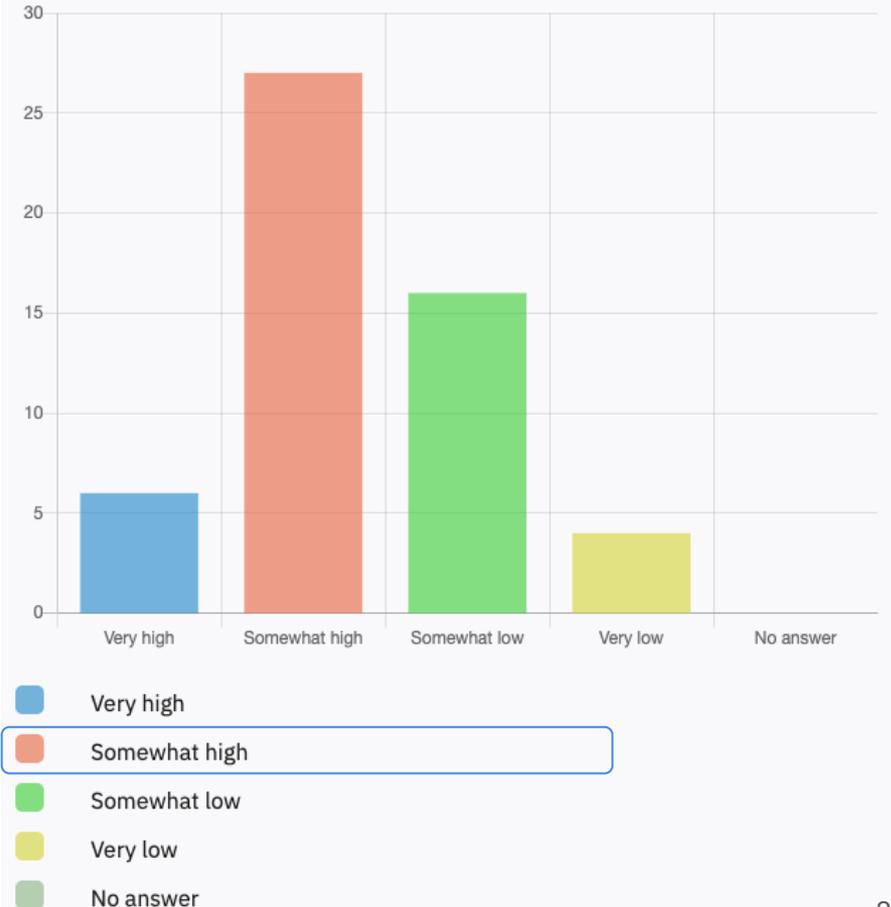
# Welcome Survey Responses

53 Employees Responded  
July 2025

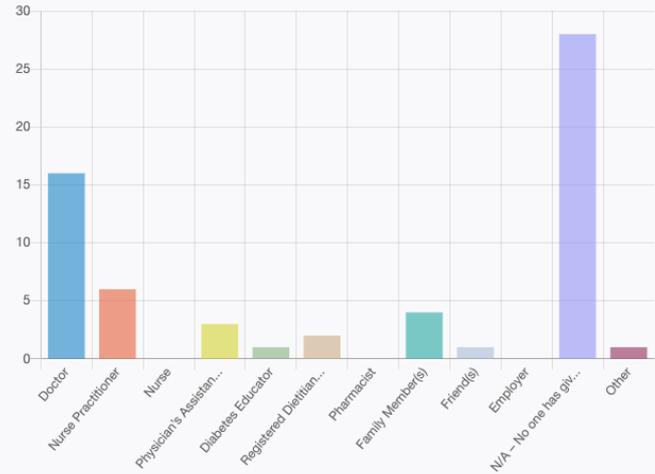
## 1. What are your main reasons for joining the YMCA's Diabetes Prevention Program?



## 2. How high or low do you think your chance of developing Type 2 Diabetes is right now?

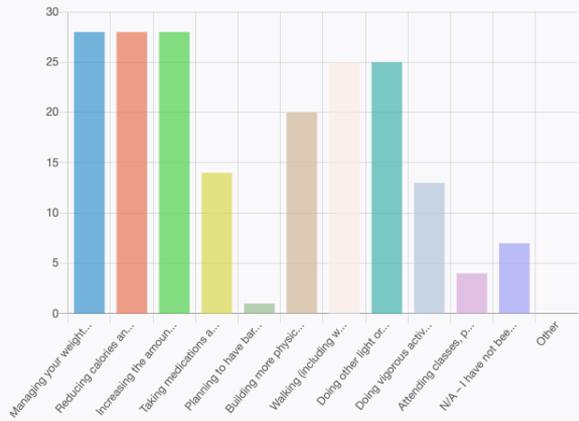


### 3. In the past 12 months, has anyone given you advice or counseling about how to prevent Type 2 Diabetes?



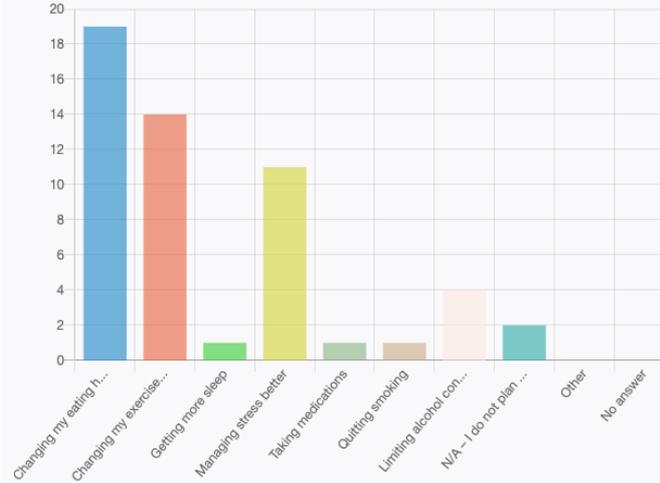
- Doctor
- Nurse Practitioner
- Nurse
- Physician's Assistant (PA)
- Diabetes Educator
- Registered Dietitian (RD) or Nutritionist
- Pharmacist
- Family Member(s)
- Friend(s)
- Employer
- N/A – No one has given me advice or counseling
- Other

### 4. In the past 12 months, have you been doing any of the following to lower your chance of developing Type 2 Diabetes?



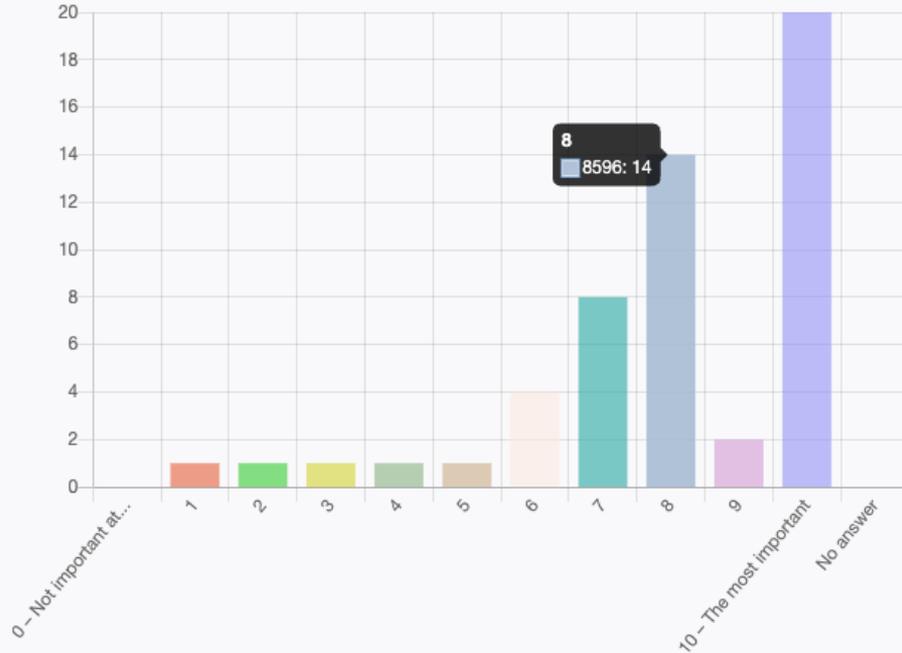
- Managing your weight or losing weight
- Reducing calories and/or portion sizes in your diet
- Increasing the amount that you exercise
- Taking medications as prescribed
- Planning to have bariatric surgery
- Building more physical activity into your daily work or at home
- Walking (including walking for exercise, walking to or from and while at work)
- Doing other light or moderate household (e.g., chores, gardening) or recreational activities or sports
- Doing vigorous activities or sports (e.g., biking, jogging, swimming, or aerobics)
- Attending classes, programs, coaching, or counseling sessions related to eating or exercising
- N/A – I have not been taking any action to lower my chances
- Other

## 5. What kinds of changes do you plan on making over the next 2-3 months to prevent or delay the onset of Type 2 Diabetes?

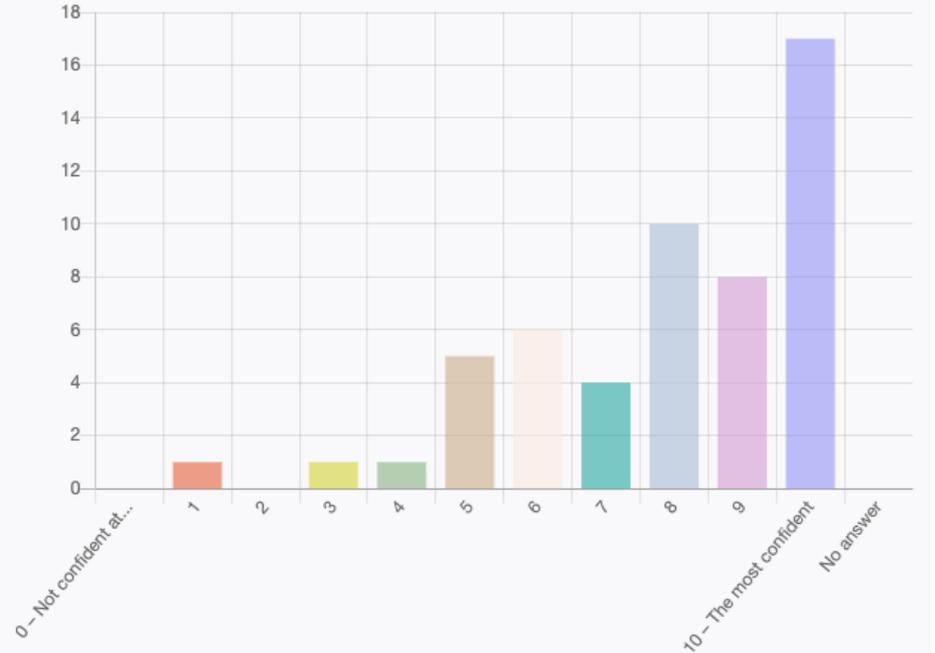


- Changing my eating habits (e.g., eat more vegetables, avoid sugary drinks)
- Changing my exercise habits (e.g., increase my physical activity)
- Getting more sleep
- Managing stress better
- Taking medications
- Quitting smoking
- Limiting alcohol consumption
- N/A - I do not plan on making any changes in the near future
- Other
- No answer

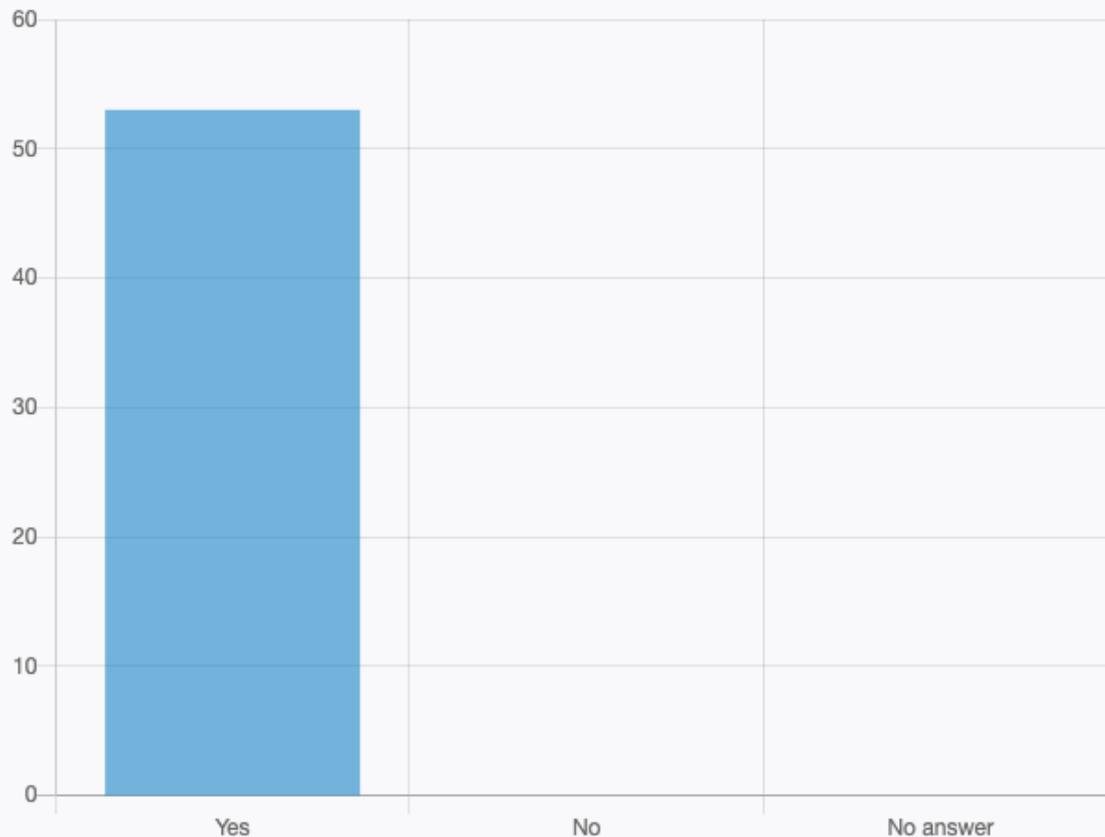
### 6. On a scale of 0–10: How important is it to you right now that you take steps to prevent or delay the onset of Type 2 Diabetes?



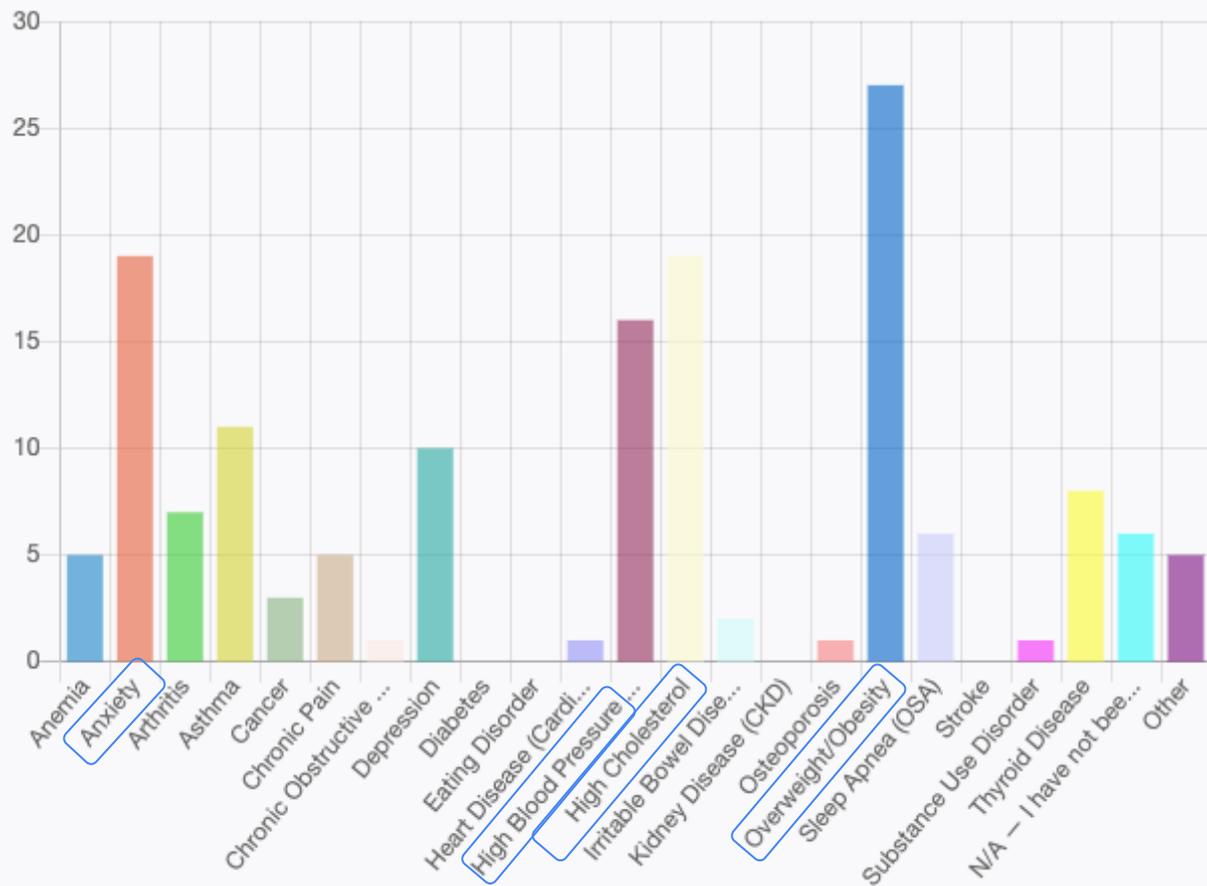
### 7. On a scale of 0–10: How confident are you right now that you can take steps to prevent or delay the onset of Type 2 Diabetes?



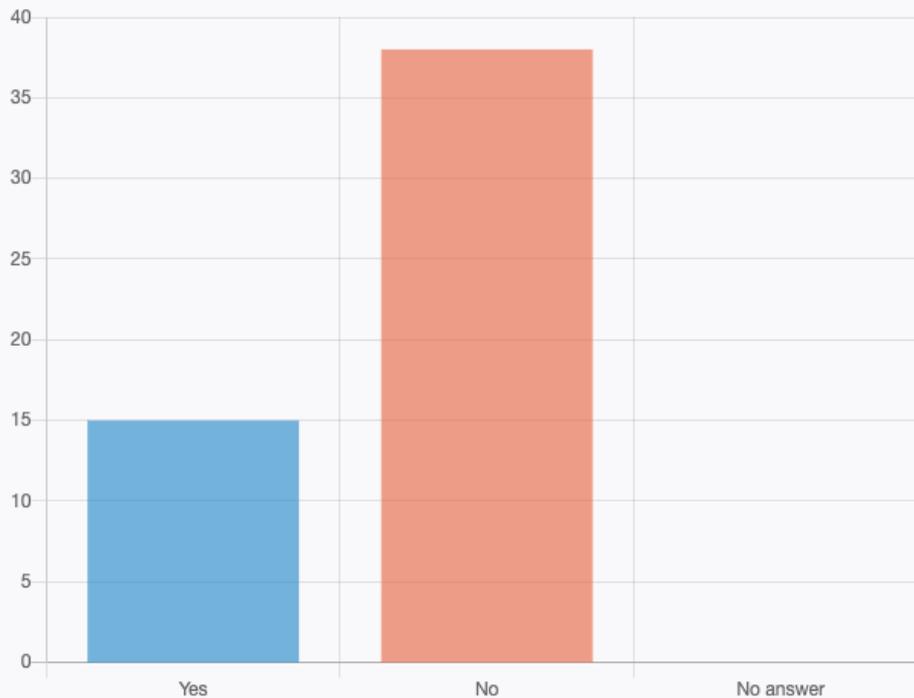
**8. Do you think earning financial rewards will make it more likely that you stay active in the YMCA's DPP over the next 12 months?**



## 11. Has a medical provider said you have any of these conditions?



**12. Are you currently using a GLP-1 medication? GLP-1s are a class of prescription medications usually given via injection that help regulate blood sugar levels and manage weight. Brand names include Ozempic, Wegovy, Zepbound, Victoza, Mounjaro, and Trulicity. Generic names include liraglutide, semaglutide, dulaglutide, and tirzepatide.**



**13. Do you know your blood pressure? Blood pressure readings look like ### / ### (e.g., 80 / 120). Leave this blank if you have not measured your blood pressure recently.**

100/70
108/74
110/60
110/70
110/70
113/75
116/68
120/67
121/81
121/82
122/80
124/74

125/74
127 / 75
127/77
127/84
131/86
141/80
160/60
120/80
120/80
120/80
120/80
90/60

**14. Do you know your Hemoglobin A1c? Hemoglobin A1C (also known as HbA1c) is a blood test that measures your average level of blood sugar (blood glucose) over the past 2-3 months. HbA1c numbers usually range from 4.5% - 9.0%. Leave this blank if you do not know or have not measured your A1c recently.**

5
5.3
5.5
5.5
5.6
5.6
5.6
5.6
5.7
5.7
6
6.2
6.2

A1C level in a healthy range is  $\leq 5.6\%$   
A1C level for prediabetes is  $5.7\% - 6.4\%$   
A1C level for diabetes is  $\geq 6.5\%$

# 15. Is there anything else you want to share about your goals, motivation, or expected challenges during the Diabetes Prevention Program?

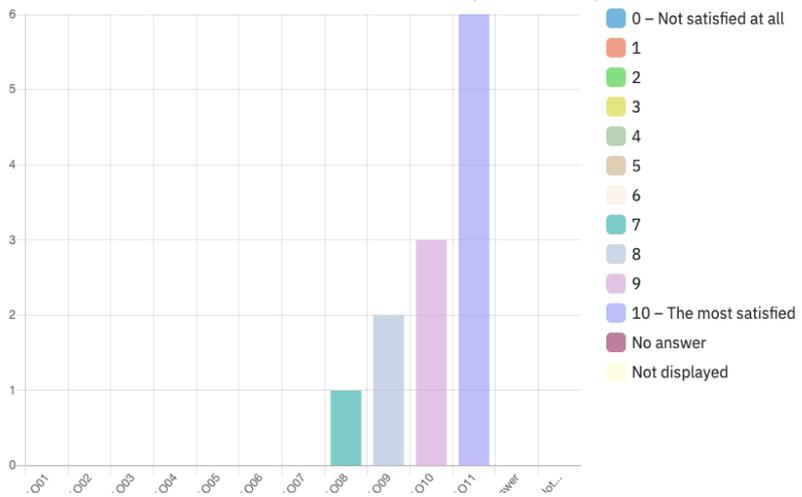
Blood pressure and guess on my A1C are from labs from over 4 months ago
Feeling effects of menopause, struggling to lose weight due to lack of motivation. Looking forward to change my lifestyle and get back on track
Health lifestyle
I am already currently enrolled in the Diabetes Program through the YMCA -Bear. I started in Nov 2024 and will finish this Nov.
I am hoping this gives me the motivation I need to change my eating habits, exercise more, lose weight and reduce my chances of getting diabetes.
I need a group and accountability to make a lifestyle choice. I want to run a sub 27 min 5K. I have not been able to reach fitness goals beyond leaving the marines
I will be receiving radiation therapy for breast cancer in September 2025.
I work two jobs and often don't focus on my health, sleep poorly and exercise sporadically. I lost weight through a weightloss surgery but gained most of it back during a pregnancy. I'm struggling to reduce weight and am genetically predisposed to diabetes and high blood pressure. I do not want to reach retirement years with poor health
I would like to continue with the YMCA for exercise beyond the 4 month free membership when completed. Especially if I am consistent and the program effectively lowers my numbers
I'm excited to start my weight loss journey!
I'm just hoping to get a solid base for a change in lifestyle and do what it takes to be around for another 20-30 years at least.
lower A1C and cholesterol
Maintain healthy weight
Money
Motivation low after significant death and perimenopause
My latest glucose test 5/22/25 was 112.
Would like to be proactive in prevent any Diabetes.
would like to get my BMI to 25 from 27. Also wait to about 125.

# Mid-Program Survey Responses

12 Employees Responded  
January - February 2026

1. On a scale of 0-10: How satisfied are you with the YMCA's DPP so far?

Answer	Count	Gross percentage
0 – Not satisfied at all (AO01)	0	0.00%
1 (AO02)	0	0.00%
2 (AO03)	0	0.00%
3 (AO04)	0	0.00%
4 (AO05)	0	0.00%
5 (AO06)	0	0.00%
6 (AO07)	0	0.00%
7 (AO08)	1	8.33%
8 (AO09)	2	16.67%
9 (AO10)	3	25.00%
10 – The most satisfied (AO11)	6	50.00%
No answer	0	0.00%
Not displayed	0	0.00%
<b>Total(gross)</b>	<b>12</b>	<b>100.00%</b>



2. What are your main reasons for the rating you gave in Question #1?

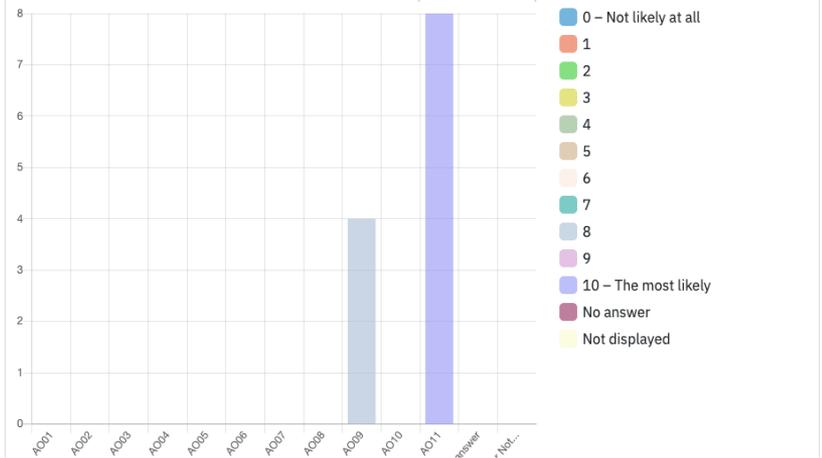
Answer

Answer

- I enjoy Jason and the knowledge he is giving Q
- Very knowledgeable instructor Q
- Instructor and class environment Q
- The class offers many great benefits that I now apply to my daily life! Great instructor and classmates! Q
- Our moderator ms Janie is very kind and is great in keeping us on track and facilitating us into sharing and contributing into the dialogue Q
- This is a wonderful program. I like the book that I go back and review. Mary, the coach is very encouraging. I like that it took it slow to try to build one habit at a time. Q
- Im loving the information, and saying on track. Q
- Great class, great sessions, great instructor Q
- coach is great - she makes me feel like I can actually make this lifestyle change because this is a not a diet - we are making true lifestyle changes. Format works well for me. Q
- I think there could be more in-depth conversations or possibly videos to go with the program. Q
- We are provided with informative information and have a great coach supporting our journey! Q
- I'm happy with the classes. I like the books a lot. I also like the virtual class format. Q

3. On a scale of 0–10: How likely are you to recommend the YMCA's DPP to friends or family?

Answer	Count	Gross percentage
0 – Not likely at all (AO01)	0	0.00%
1 (AO02)	0	0.00%
2 (AO03)	0	0.00%
3 (AO04)	0	0.00%
4 (AO05)	0	0.00%
5 (AO06)	0	0.00%
6 (AO07)	0	0.00%
7 (AO08)	0	0.00%
8 (AO09)	4	33.33%
9 (AO10)	0	0.00%
10 – The most likely (AO11)	8	66.67%
No answer	0	0.00%
Not displayed	0	0.00%
<b>Total(gross)</b>	<b>12</b>	<b>100.00%</b>



4. What are your main reasons for the rating you gave in Question #3?

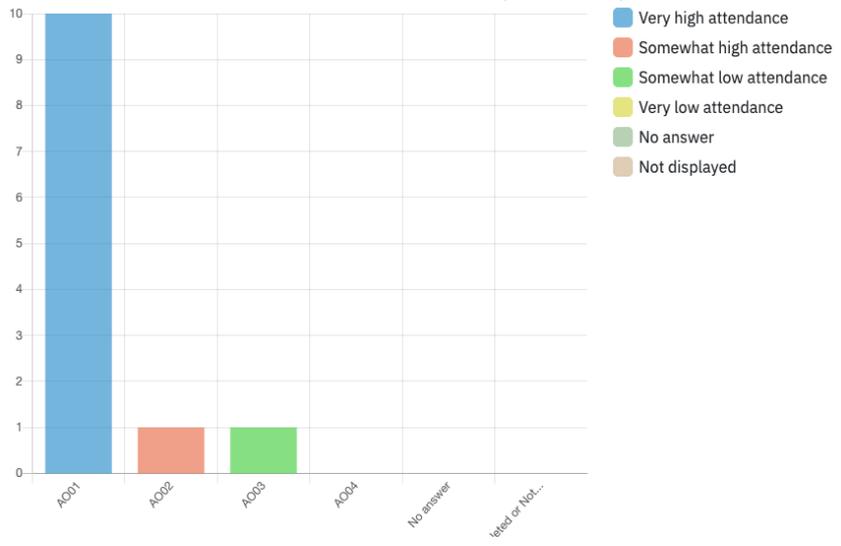
Answer

Answer [Browse](#)

- I think anyone can benefit Q
- Already have recommended it. Very useful information. Q
- The motivation and support given. Q
- Not everyone would be ready to change bad habits Q
- Not everyone may be able to commit to the initial time required Q
- This is a wonderful program that everyone could benefit from Q
- It is helpful and the information given is priceless. Q
- The program does work! Q
- I already recommended and a friend tried to get into my cohort but was too late. He is signing up though! This feels manageable and the information and format are useful/workable. Q
- I think the information that is presented and available is worth the time for anyone to learn. Especially for someone who want to get more resources to assist their health goals. Q
- Good info and helpful Q
- I think the topics are helpful. As I've completed the classes, I'm thinking more about making healthy choices. Q

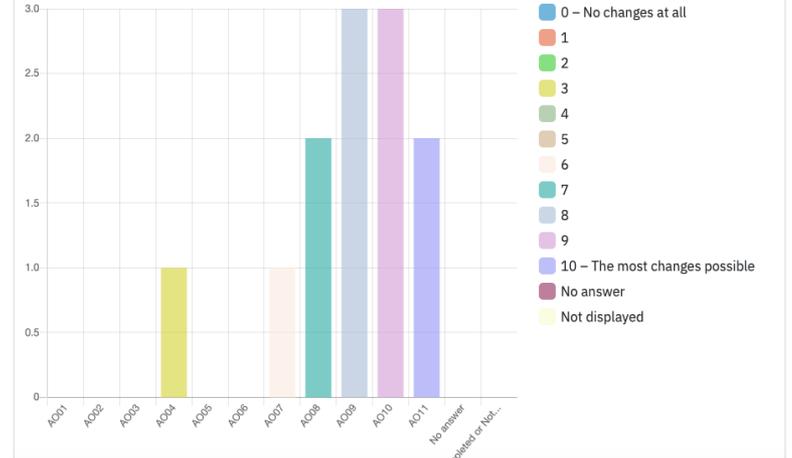
5. Overall, how would you describe your attendance at the YMCA's DPP sessions over the first 6 months of the program?

Answer	Count	Gross percentage
Very high attendance (A001)	10	83.33%
Somewhat high attendance (A002)	1	8.33%
Somewhat low attendance (A003)	1	8.33%
Very low attendance (A004)	0	0.00%
No answer	0	0.00%
Not displayed	0	0.00%
<b>Total(gross)</b>	<b>12</b>	<b>100.00%</b>



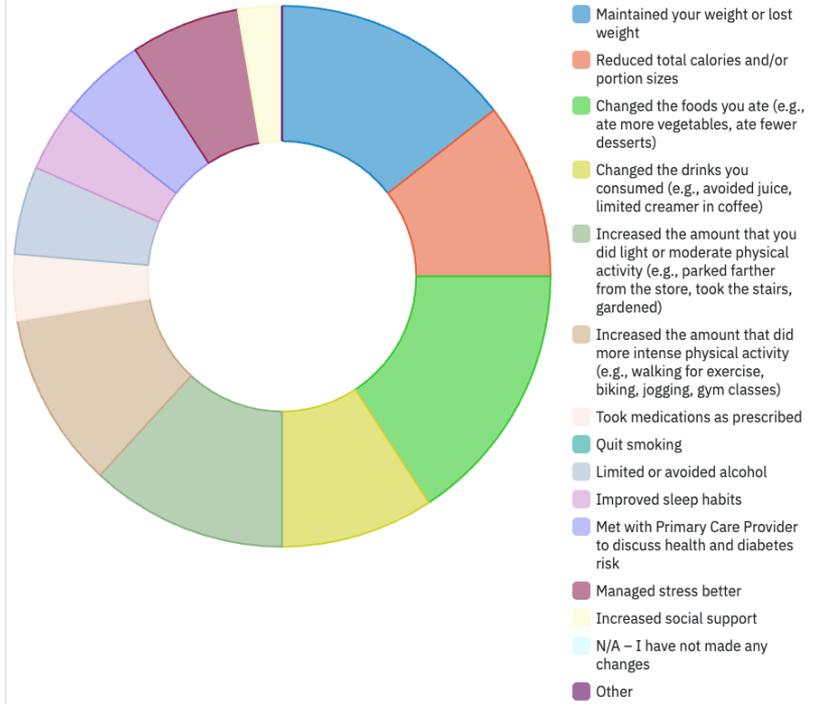
6. On a scale of 0-10: How much have you changed your eating and exercise habits over the first 6 months of the YMCA's DPP?

Answer	Count	Gross percentage
0 – No changes at all (A001)	0	0.00%
1 (A002)	0	0.00%
2 (A003)	0	0.00%
3 (A004)	1	8.33%
4 (A005)	0	0.00%
5 (A006)	0	0.00%
6 (A007)	1	8.33%
7 (A008)	2	16.67%
8 (A009)	3	25.00%
9 (A010)	3	25.00%
10 – The most changes possible (A011)	2	16.67%
No answer	0	0.00%
Not displayed	0	0.00%
<b>Total(gross)</b>	<b>12</b>	<b>100.00%</b>



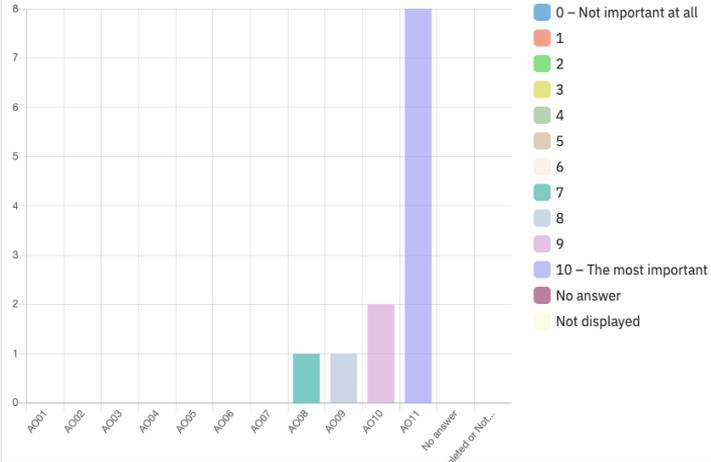
7. Since enrolling in the YMCA's DPP, what kinds of changes have you made?

Answer	Count	Gross percentage
Maintained your weight or lost weight (SQ001)	11	91.67%
Reduced total calories and/or portion sizes (SQ002)	8	66.67%
Changed the foods you ate (e.g., ate more vegetables, ate fewer desserts) (SQ003)	12	100.00%
Changed the drinks you consumed (e.g., avoided juice, limited creamer in coffee) (SQ004)	7	58.33%
Increased the amount that you did light or moderate physical activity (e.g., parked farther from the store, took the stairs, gardened) (SQ005)	9	75.00%
Increased the amount that did more intense physical activity (e.g., walking for exercise, biking, jogging, gym classes) (SQ006)	8	66.67%
Took medications as prescribed (SQ007)	3	25.00%
Quit smoking (SQ008)	0	0.00%
Limited or avoided alcohol (SQ009)	4	33.33%
Improved sleep habits (SQ010)	3	25.00%
Met with Primary Care Provider to discuss health and diabetes risk (SQ011)	4	33.33%
Managed stress better (SQ012)	5	41.67%
Increased social support (SQ013)	2	16.67%
N/A – I have not made any changes (SQ014)	0	0.00%
Other <input type="button" value="Browse"/>	0	0.00%
<b>Total(gross)</b>	<b>76</b>	<b>100.00%</b>



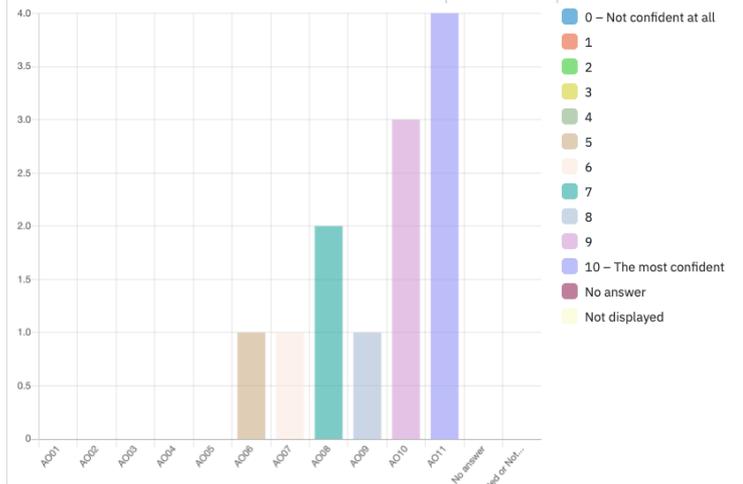
8. On a scale of 0–10: How important is it to you that you keep taking action over the next 6 months to prevent or delay the onset of Type 2 Diabetes?

Answer	Count	Gross percentage
0 – Not important at all (A001)	0	0.00%
1 (A002)	0	0.00%
2 (A003)	0	0.00%
3 (A004)	0	0.00%
4 (A005)	0	0.00%
5 (A006)	0	0.00%
6 (A007)	0	0.00%
7 (A008)	1	8.33%
8 (A009)	1	8.33%
9 (A010)	2	16.67%
10 – The most important (A011)	8	66.67%
No answer	0	0.00%
Not displayed	0	0.00%
<b>Total(gross)</b>	<b>12</b>	<b>100.00%</b>



9. On a scale of 0–10: How confident are you that you can keep taking action over the next 6 months to prevent or delay the onset of Type 2 Diabetes?

Answer	Count	Gross percentage
0 – Not confident at all (A001)	0	0.00%
1 (A002)	0	0.00%
2 (A003)	0	0.00%
3 (A004)	0	0.00%
4 (A005)	0	0.00%
5 (A006)	1	8.33%
6 (A007)	1	8.33%
7 (A008)	2	16.67%
8 (A009)	1	8.33%
9 (A010)	3	25.00%
10 – The most confident (A011)	4	33.33%
No answer	0	0.00%
Not displayed	0	0.00%
<b>Total(gross)</b>	<b>12</b>	<b>100.00%</b>

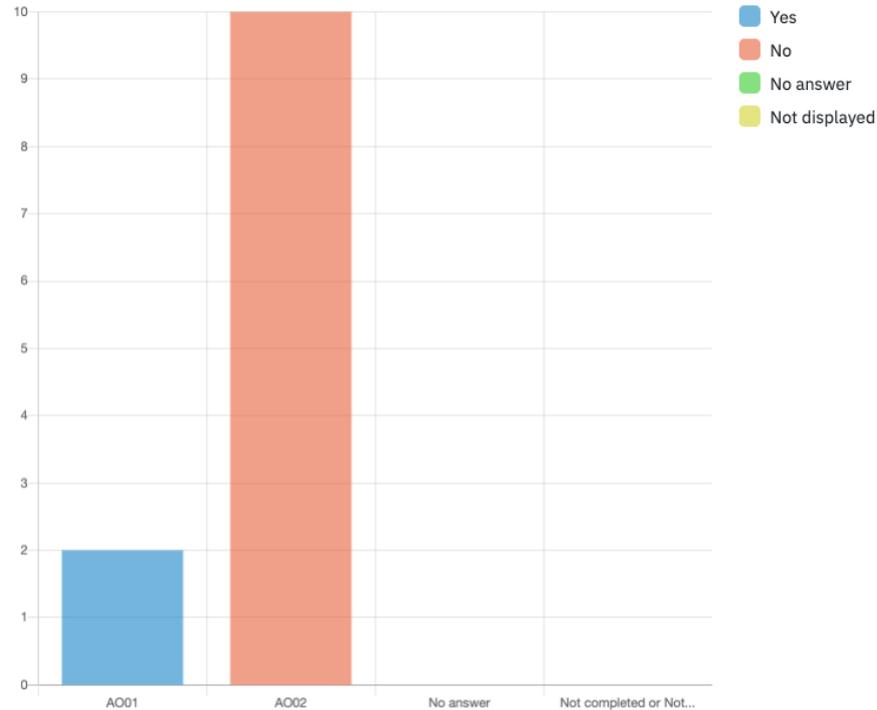


10. How have the financial rewards and the TheraPay® Rewards app impacted your participation in the YMCA's DPP?		
Answer	Count	Gross percentage
<p style="text-align: right;">Answer <a href="#">Browse</a></p> <p>It is an incentive</p> <p>Yes it does. Thank you. It increases my motivation to be healthier.</p> <p>Helped a great deal.Able to shop for healthy food as shopping is limited budget and food price increases</p> <p>Amazing! The incentive motives me</p> <p>Yes</p> <p>This helped me make this a priority over other things. The rewards help me stay motivated</p> <p>They were helpful but not the main reason.</p> <p>The payment is slow with TheraPay and sometimes it's hard to tell they got the notification of the completion of classes but It nice to have.</p> <p>They encourage me and it makes it exciting.</p> <p>I think it helps but it doesn't impact my participation overall.</p> <p>The financial reward has been motivating me to attend the meetings.</p> <p>Yes</p>	12	

16. Your feedback is important to us! Is there anything else you want to share about your experience so far during the TheraPay® Pilot Program?		
Answer	Count	Gross percentage
<p style="text-align: right;">Answer <a href="#">Browse</a></p> <p>I think the payouts should happen quicker</p> <p>Please continue this great program.</p> <p>Loved the program glad i joined met wonderful people on journey to healthy lifestyle.</p> <p>Amazing program! I'm glad to be a part of the program!</p> <p>No thank you</p> <p>Keep up this program! This is needed!</p> <p>Im looking forward to moving onward</p> <p>Please see my last comments. Wish payment was quicker.</p> <p>I highly recommend this program!</p> <p>With the busy life that we all have, it would be nice to have this program virtually; pre-recorded and/or live so that we are able to attend at any time. Currently the program is a bunch of us sitting around a room and quickly going over the pages. People arrive, hand in food record, weigh in, sit and open the book and take turns reading items, a minute or two of discussion and keep moving.</p> <p>It's a great program, good information and financial incentives help</p> <p>It's a great program. I feel as if my mindset about eating healthier and exercising have changed since the beginning. I'm more positive about both.</p>	12	100.00%

13. Are you currently using a GLP-1 medication? GLP-1s are a class of prescription medications usually given via injection that help regulate blood sugar levels and manage weight. Brand names include Ozempic, Wegovy, Zepbound, Victoza, Mounjaro, and Trulicity. Generic names include liraglutide, semaglutide, dulaglutide, and tirzepatide.

Answer	Count	Gross percentage
Yes (AO01)	2	16.67%
No (AO02)	10	83.33%
No answer	0	0.00%
Not displayed	0	0.00%
<b>Total(gross)</b>	<b>12</b>	<b>100.00%</b>



**11. What is your current weight in pounds?**

128.4l

131.0l

171.0l

178.0l

185.0l

195.0l

215.0l

218.4l

226.0l

230.0l

280.2l

380.0l

**13. What what your most recent BP reading?**

Na

Don't know

125/72

112/60

115/80

110/64

Didn't measure yet

117/74. I do take bp med

130/70

78/124

115/78

131/80

**15. What what your most recent HbA1c?**

Na

Don't know

Labwork next month

N/A

N/A

Not measured recently

Didn't measure yet

Idk

not measured recently

6.2

Not sure

6.1