

Understanding the benefits and challenges of cell therapy

A guide for employers

Introduction to cell therapy

In the dynamic world of healthcare advancements, understanding the impact of emerging treatments like cell therapies is essential for making informed decisions about employee health benefits.

The cell therapy landscape is evolving rapidly. As of 2023, there are more active cell therapy trials (4,163) than either gene (2,233) or RNA therapy (930). Oncology is the leading therapy area under investigation, accounting for 68% of cell therapies.¹

Enhancing patient outcomes

Cell therapies are unique compared to traditional therapies—they have the potential to address the root cause of diseases and may only require a one-time administration.² For many patients, these therapies could mean fewer hospital visits, reduced need for ongoing treatments, and in some cases, a potential cure.^{2,4}

This transition from chronic management to potential cure represents a paradigm shift in the treatment of rare diseases. When administered early enough, cell therapies may potentially stop any damage before it occurs.

Potential benefits to employers

By integrating cell therapies into your health plans, employers can potentially provide:

- 1. Access to new, transformative treatment options:** For certain diseases, when no other treatments exist, or current options are costly and only temporarily manage symptoms.²
- 2. Slowed or halted disease progression:** In some cases, cell therapies may be able to halt disease progression entirely by addressing its underlying genetic cause.²
- 3. Reduced long-term healthcare costs:** With the right price point and benefit structure, cell therapies have the potential to prevent costly lifelong medical interventions and may offset the costs of long-term treatment.^{2,5,6}
- 4. Quality-of-life improvements:** Cell therapies may offer improved function, reduced or eliminated pain and suffering, provide a psychological sense of well-being, and reduce strains on time and caregiving.²

Managing costs

The personalized nature of cell therapies and their complex manufacturing processes contribute to the high cost per treatment. Cell therapies are mostly approved in oncology⁷ with an average product price of \$400,000 to \$500,000.⁸ For employers considering cell therapies in health benefits plans, understanding these costs is essential. The high initial investment should be evaluated against providing potential long-term savings and improved patient outcomes, which may benefit both employees and employers.

What this means for employers

For employers, understanding and managing cell therapies coverage signifies a commitment to supporting the health and well-being of employees using available advanced methods. This commitment is multifaceted, requiring a solid grasp of the therapies' value to patients and the associated financial costs. Employers are entrusted with balancing these factors when integrating cell therapies into their health plans.

We hope the information provided helps to inform the decision-making process in incorporating cell therapies into your company's health plans.

1. Chancellor D, Millington S, Eckhardt F, Nguyen-Jatkoe L, Barrett D. The state of cell and gene therapy in 2023. *Mol Ther*. 2023;31(12):3376-3388. doi:10.1016/j.jymthe.2023.11002 2. Salzman R, et al. Addressing the value of gene therapy and enhancing patient access to transformative treatments. *Mol Ther*. 2018;26:2717-2726. <https://doi.org/10.1016/j.jymthe.2018.10.017> 3. Melenhorst JJ, et al. Decade-long leukaemia remissions with persistence of CD4+ CAR T cells. *Nature*. 2022;602:503-509. 4. Johnson PC, et al. Longitudinal patient-reported outcomes in patients receiving chimeric antigen receptor T-cell therapy. *Blood Adv*. 2023;7:3541-3550. <https://doi.org/10.1182/bloodadvances.2022009117> 5. Introduction to gene therapies (3rd edition). *Sun Life*. Updated February 2024. Accessed June 16, 2026. <https://www.sunlife.com/us/en/about/insights-and-events/introduction-to-gene-therapies/> 6. Brennan T, et al. White paper: Gene therapy keeping costs from negating its unprecedented potential. *CVS Health*. Accessed June 19, 2026. <https://business.caremark.com/content/dam/enterprise/business-caremark/insights/pdfs/2020/cvs-health-payor-solutions-gene-therapy-keeping-costs-from-negating-its-unprecedented-potential-white-paper-january-2020.pdf> 7. El-Kadiri AE et al. *Front Med (Lausanne)*. 2021;8:756029. doi:10.3389/fmed.2021.756029 8. Fronstin P et al. Cell and gene therapies in employment-based health insurance: financing the high-cost, high-impact future. Employee Benefit Research Institute.