



Willis Towers Watson Healthcare Industry

Helping clients navigate an increasingly complex world



Is your current broker keeping you informed about fluctuating conditions within the healthcare insurance market?

Are they providing analytics to support strategy and decision making?

Are they providing viable risk mitigation options for balance sheet protection that align with your risk tolerance level?



Balance sheet protection



Cash flow improvement



Risk strategies aligned with corporate objectives



Decisions supported by analytics

We understand financial stability is critical to mission achievement

The top challenge facing most healthcare entities today is financial sustainability. Healthcare providers are under continuous pressure from consolidation, competition, competing resources for operational improvements, expense growth, reimbursement declines and growing loss costs.

Providers remain focused on implementing effective strategies in response to the uncertainty surrounding access to care, financial risk and changing reimbursement. Willis Towers Watson has the knowledge and resources to strengthen your decision making insights, allowing you to align strategy with your risk tolerance and appetite.

We have significant experience working with clients throughout the continuum of healthcare. Our dedicated healthcare teams work with not-for-profit, private, and publicly traded healthcare organizations including: Hospitals, health systems, academic medical facilities, physicians groups, long-term care, senior living, managed care, health centers, social services, ambulatory and outpatient services and miscellaneous healthcare organizations.

Hospitals & health systems

Physicians

Long term care

Managed care

Misc. healthcare

Social services

Home health

Behavioral health

Demonstrating Willis Towers Watson's healthcare industry focus

In an industry where the human touch is so highly valued, we serve as a hands-on extension of our clients' risk and insurance departments. We recognize that every healthcare provider and facility is unique in their risk financing and risk management needs. Our wide range of expertise and deployment of our deep intellectual capital offers significant value. Our client-centric focus includes expertise across a broad range of resources:

- **Healthcare Industry Practice** - A dedicated resource group supporting client teams to help you make informed decisions, and remain focused on protecting your balance sheet, provide cash flow enhancements and expense reductions related to risk mitigation, avoidance and transfer.
- **Regional Leadership and Centers of Excellence** - Technical expertise aligned to healthcare industry segments and regional geographies. Segments include physicians, managed care and senior living. Regions include Southeast and Midwest.
- **Specialized Healthcare Broking** - Dedicated industry specialists with detailed knowledge in healthcare insurance program analysis and design, negotiation and policy placement. Long-term relationships with all of the insurance markets (U.S., London, and Bermuda) through one united placement team. Provides insight and solutions when market pricing, rate, terms and conditions are changing.
- **FINEX Healthcare** - Industry specialists focused on the risks related to the financial lines including: Directors and officers, employment practices, fiduciary and crime. Our Healthcare FINEX team provides both placement experts and claims advocates dedicated to serving our clients in the healthcare industry.
- **RCCA (Risk Consulting and Claims Advocacy)** - Healthcare experts in risk management and claims advocacy.
- **Global Risk & Analytics** - Highly skilled professionals providing financial scenarios that allow you to match your risk tolerance and appetite to volatility.

- **Healthcare Captives and Alternative Risk Financing** - Captive experts dedicated to the healthcare industry, providing feasibility studies, captive management, captive consulting and actuarial work.



Our client service strategy is designed around a healthcare specialization model that encompasses insurance and risk advisors with industry knowledge and deep expertise

\$800M+
in premiums
placed



~60
healthcare captives
managed



20+
healthcare
placement
professionals



\$140M+
in Managed Care
premiums placed



300+
healthcare
professionals



24
years of annual
healthcare forums



Maryann McGivney

North America Healthcare Industry Practice Leader

+1 678 777 5994

maryann.mcgivney@willistowerswatson.com



Willis Towers Watson hopes you found the general information provided in this publication informative and helpful. The information contained herein is not intended to constitute legal or other professional advice and should not be relied upon in lieu of consultation with your own legal advisors. In the event you would like more information regarding your insurance coverage, please do not hesitate to reach out to us. In North America, Willis Towers Watson offers insurance products through licensed subsidiaries of Willis North America Inc., including Willis Towers Watson Northeast Inc. (in the United States) and Willis Canada, Inc.

About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com.



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