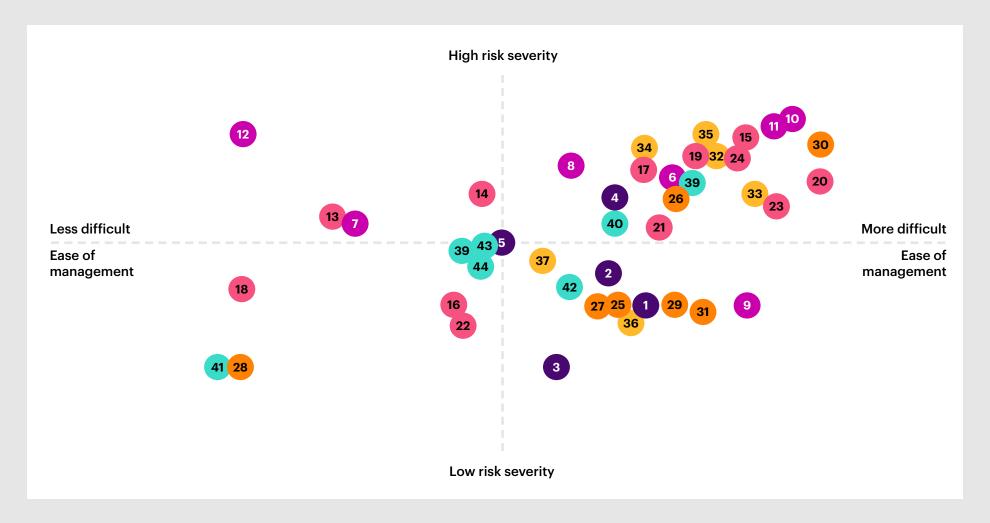
Behavioral health risk priorities



Regulatory complexity and enforcement

- 1 Change in or failure to comply with, legal and regulatory requirements (i.e., Stark, FCA, OIG, CMS, anti-kickback, etc.)
- 2 Federal healthcare legislation
- 3 EMTALA emergency psychiatric care
- 4 Patient flow
- 5 Understanding of mental health code, patient rights and voluntary versus involuntary criteria

Cyber risk

- 25 Metapixel concerns regarding privacy and/or data breaches
- 26 Breach of confidential or proprietary information/HIPAA compliance and other cyber risks/substance use and mental health data
- 27 System failure, network outage, system security
- 28 Data quality, accessibility and integration
- 29 Digital health data misuse
- 30 Ransomware claims extortiation readiness
- 31 Telehealth strategy effectiveness, preparedness, utilization

Tort reform and market challenges

- 6 Medical assisted therapy (MAT)
- 7 Health equity
- 8 Litigation financing and social inflation driving catastrophic claims
- Affluent clientele driving claims concerns
- 10 Property exposure to cat risk
- 11 Availability, pricing and terms of excess limits
- Confidentiality prohibiting response to negative social media

Global talent and skill race

- 32 Physician alignment, integration and relationships
- 33 Employee mental health: engagement, burn-out, morale, accountability, culture
- 34 Workplace violence including active assailant, homicide and aggression
- 35 Provider shortage
- 36 Provider insurance naïve, lack of knowledge and understanding
- 37 Provider and frontline pipeline

Financial risk

- Concerns around acquisition operational issues and managerial competencies
- 14 Loss of, or decrease in reimbursements
- Catastrophic patient injury, widespread negative outcomes or systemic quality issues
- 16 Patient satisfaction, readmission, patient complaints and performance scores
- 17 Sexual abuse and molestation
- 18 Insufficient access to or increasing cost of capital
- 19 Unsafe or premature discharge resulting in community violence
- 20 Elopement with problematic outcome death
- 21 Economic downturn, slowdown of consolidations and M&A
- 22 Supply chain risks supplier diversity, costs, volatility
- 23 Failure to monitor suicide, elopement, safety
- 24 Professional liability capacity shortage, rate increases and underwriting scrutin

Innovative business models

- 39 Environment of care requires specific design
- 40 Shift to integrated care
- 41 ESG Environment, social and governance
- 42 Risk from expansion into new venues
- 43 M&A and third party partnerships
- 44 Wellness apps, wearables and digital therapeutics



Contacts

Bert McKeand, Jr. Associate Director — Client Executive bert.mckeandjr@wtwco.com

Joan M. Porcaro, RN, BSN, MM, CPC, CPHRM, DFASHRM Senior Vice President, Risk Services — Healthcare joan.porcaro@wtwco.com

Source

The information and data contained in this publication comes

from a variety of sources including a review of closed claims data, anecdotal information from interviews, peer-reviewed research, various risk management third-party resources such as, but not limited to, ECRI and American Society of Healthcare Risk Management (ASHRM), discussions with various healthcare underwriters, OSHA regulations and garnered from general industry and professional knowledge and experience from associates in the WTW healthcare and life science industry vertical team.

Disclaimer

WTW 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, WTW offers insurance products through licensed entities, including Willis Towers Watson Northeast, Inc. (in the United States) and Willis Canada Inc. (in Canada).

About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



wtwco.com/social-media Copyright © 2025 WTW. All rights reserved. WTW-1803895382-11-2025

