



Behavioral health

Creating value through client-centric consultation with the expertise to advise and transact business in this complex world

A smarter way to risk

At WTW, our specialized industry approach, exceptional client service and broader perspective, delivers smarter risk management.

Complex and unique risks, like behavioral health and the treatment of addiction, require smarter solutions. Through our industry focused risk assessment and data-informed decision making, we support our clients in every step of their risk journey.

Behavioral health and addiction treatment has long been a challenging component of the U.S. healthcare system. However, recent world events combined with high profile celebrities sharing their mental health journeys have contributed to the recognition of the significant need for these services and to the evolution in the provision of care. Social unrest, social media, technology and an infusion of public and private capital are contributing to an explosion of growth projected to expand over the next several years.

Today's behavioral health services require knowledgeable providers and facilities that are compliant with both federal and state mental health regulations and respective accreditation bodies. The behavioral health leadership team will manage healthcare costs and balance priorities with a patient population that can be challenging, complex and potentially at risk of harm to self or others.

Access to appropriate care, reimbursement issues, competent and adequate number of staff, patient and staff safety, quality of care and exposure to financial risk and penalties are a few key challenges that impact the behavioral health industry's growth and sustainability strategies. The good news is that WTW understands behavioral health risk.

Healthcare specialization

Our goal at WTW is to help behavioral health and addiction treatment center clients to navigate these increasingly complex risks and to reduce total cost of risk by providing value in the following areas:

- Understanding the unique components of behavioral health
- Lowering premium expense
- Offering alternative risk financing solutions
- Providing decision-making insights through analytics
- Maximizing balance sheet protection
- Improving cash flow
- Preventing and mitigating losses and exposure to loss
- Building in efficiencies in claims resolution and payment
- Providing thought leadership relevant to the behavioral health industry
- Offering clinical risk management consulting
- Tailored coverages and product development

How we deliver value



Specialized understanding

Market:

- Dedicated healthcare industry specialists with detailed knowledge in healthcare insurance program analysis and design, negotiation and policy placement
- Long-term relationships with all insurance markets (U.S., London and Bermuda) through one united placement team
- Offering insight and solutions when market pricing, rate, terms and conditions are changing

Mergers and acquisitions:

- A dedicated mergers and acquisition team stands at the ready to meet the specific needs of behavioral health centers
- Many specialties are facing consolidation and acquisition by private equity interests
- Aggregators often operate across state lines, which complicate the placement of medical professional liability



Exceptional client service

Global expertise:

- We are a trusted insurance broker delivering global expertise
- A personalized approach to support an organization's risk strategy, delivered with the agility of a boutique broker and the scale of a global broker

FINEX healthcare:

- Our experts act on behalf of organizations and institutions of all sizes within the healthcare industry. Going beyond the traditional boundaries of insurance products and risk management, we deliver services that help make our clients more efficient and more strategic
- We focus on many coverages, including directors and officer liability, employment practices liability (EPL), fiduciary liability, commercial crime and cyber liability

Knowledge of emerging risks:

Underwriting of medical professional liability requires knowledge of behavioral health for inpatient, outpatient and telemedicine services. Going beyond the traditional Exceptional client service.



Broader perspective on risk

Specialized healthcare broking expertise:

Our industry vertical approach means that your broking team is dedicated to the healthcare industry. Whether the coverage is HPL/GL, D&O, property, cyber, WC/auto or another line of business, your broking team is comprised of individuals that spend the majority of their time placing coverage for similar clients in the healthcare industry.

Coverage expertise:

- Unique to this coverage are claims made reporting issues (tail and nose coverage), as well as emerging medical technologies
- Other coverage enhancements negotiated by the team include "free" tail coverage for departed physicians

Risk financing strategies:

- Captive solutions can enhance the financial and operational performance of your organization as a key element of your risk management strategy
- Bringing together our risk expertise and data-driven insights, we provide a clear view of the long-term opportunity to enable more forward-thinking decisions around your risk retention strategy
- We are experts in designing and managing captives for clients across the world, using our industry knowledge and consulting expertise to help ensure they create maximum value and are licensed in the right domicile



Optimized outcomes

Analytics:

- **WTW is the analytical broker**
- Analytics are embedded directly in the broking process
- Analytics delivered by WTW created software leads to **real-time and collaborative interactions**, not static and out of date information
- Analytics **built by actuaries and data scientists** leveraging the best data in the industry
- Analytics built on a unified analytical platform shared by brokers and clients leads to more **transparent guidance**
- These differentiators lead to more informed clients who **make smarter decisions** and **communicate more effectively** with their management teams

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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.



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