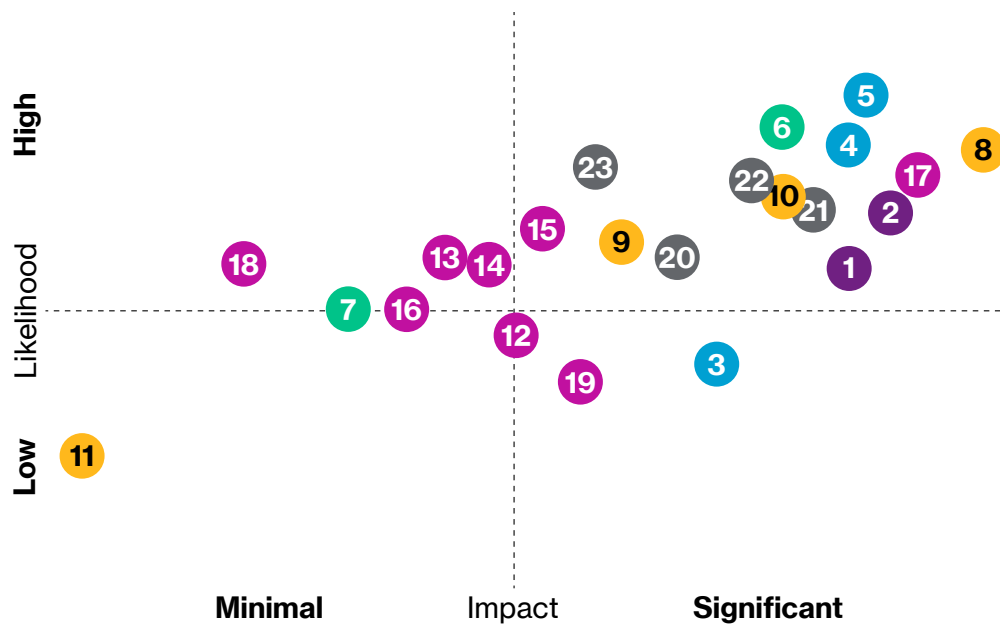


Home Health



Regulatory Complexity and Enforcement

- 1 Compliance with wage and overtime laws
- 2 Following all regulatory guidelines on billing and documentation (preparing for HEAT/MDRAC and other audits)

Tort Reform & Market Challenges

- 3 Operational, financial, and clinical challenges (timely OASIS completion, etc)
- 4 Stretched resources due to pandemic and increased home care services
- 5 Increasing medical complexity of patients in a non clinical setting increases potential med mal risk

Financial Risk

- 6 Prospective payment billing challenges to resume post pandemic
- 7 Two party payment system (need to secure services both under Medicaid or Private/Insurance pay)

Cyber Risk

- 8 Breach of confidential or proprietary information, and other Cyber risks
- 9 System Failure/Network Outage
- 10 Data Quality, Accessibility & Integration
- 11 Digital Health Data Misuse

Global Talent & Skills Race

- 12 Physician alignment, integration, and relationships
- 13 Unable to attract & retain qualified personnel, diversity
- 14 Employee mental health: Engagement, Burn-out, Morale, Accountability, Culture
- 15 Workplace violence including active assailant and workplace safety
- 16 Patient risk of harm/discharge planning issues
- 17 Worker travel risks and auto risks
- 18 Risk of animal encounters
- 19 Covid exposure and vaccine policies

Innovative Business Models

- 20 Patient Care Environment/Infection Control/Patient Handling
- 21 Non-traditional providers of home care entering this space - ambulance transfer companies, acute hospitals at home, home companions
- 22 Increased use of TeleHealth
- 23 Increasing M&A activity and third party partnerships

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.

