



# Healthcare Industry Home Healthcare

Helping home health clients navigate an increasingly complex world

## Home healthcare

Home healthcare has continued to experience increased acuity levels in patient populations. The significant cost of inpatient care combined with patient demand for more home-based services, and technological advancements will assure an amplifying level of both acuity and demand for services. Home health facilities will look to M&A, specialization and franchising to manage the growth, but organizations will continue to struggle with competent and adequate numbers in staffing as they try to meet the changing and more complex demands.

Our goal at Willis Towers Watson is to help home health 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 home health
- Lowering premium expense
- Maximizing balance sheet protection
- Providing decision-making insights
- Cash flow improvement
- Preventing and mitigating losses and exposure to loss
- Getting claims paid quickly, efficiently and appropriately
- Providing thought leadership relevant to the home health industry



The home care industry faces significant loss exposures, including workers compensation, owned and non-owned autos, crime, opioid prescribing and sexual misconduct; each of which makes underwriters more cautious in today's insurance market of mega claims.

## 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:

- **National Healthcare** - 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 or regional geographies. Segments include physicians, managed care and senior living. Regions include Southeast and Midwest.
- **National 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** - Specialization in the risks specific to healthcare financial lines: D&O, EPLI, fiduciary, cyber, crime, etc.
- **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.

# \$800M

healthcare insurance premium entrusted to us annually by clients



# 300+

associates engaged in healthcare.



## Highly experienced

clinical risk management professionals assisting clients with risk management projects and advice designed to mitigate risk.



# 40

Home health clients across the U.S.



# 15+

healthcare professional and general liability brokers focused solely on healthcare placements and renewals in the U.S., London and Bermuda

# 300

commercial insurance policies on behalf of home health clients annually



## Contact

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## 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](http://willistowerswatson.com).



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