Our Health Analytics team leverages the WTW ACT (Actionable | Comprehensive | Timely) analytics solution to advise our clients facing a variety of healthcare issues, including musculoskeletal (MSK) costs, cost monitoring and forecasting and point solution evaluation. Specific use cases are described below.
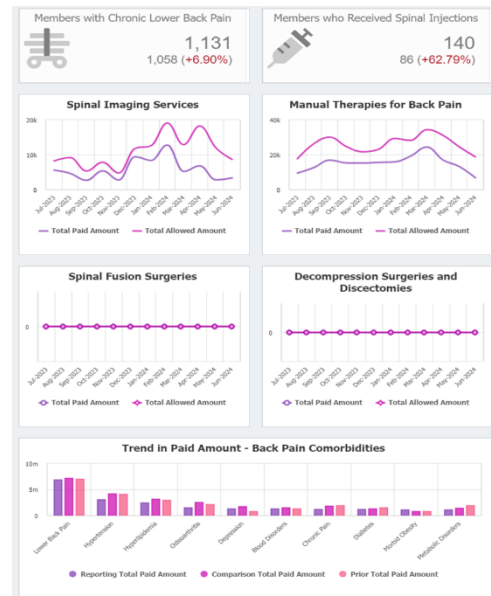
Musculoskeletal costs

An employer faces escalating medical and disability costs related to employees with MSK issues. Leveraging ACT (see screenshot), WTW can identify the cost drivers via:

- **Data-driven evaluation:** Our evaluation identifies MSK, especially back pain, as a top medical and disability cost driver.

- **Business case:** We leverage data-driven insights to make a business case to senior leadership on the need to invest in MSK solutions that address back pain specifically.

- **Program implementation:** WTW clinical experts evaluate MSK solutions in the marketplace to address the employer's specific case as indicated by the data, which shows avoidable back surgeries are driving costs in a specific location.

- **Continuous monitoring:** WTW's ACT solution allows for ongoing monitoring of costs and the program's effectiveness.

The results might include:

- **Cost reduction:** Medical costs associated with MSK decreased significantly.

- **Productivity improvements:** Employees experienced improved health outcomes.

- **Sustainable approach:** Regular measurement monitored the ongoing effectiveness of the program.
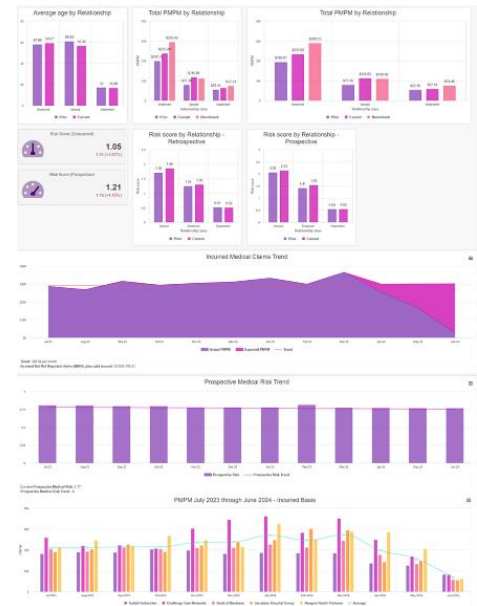
Cost monitoring and forecasting

A self-funded employer is experiencing challenges with providing its Finance department with timely updates and visibility into healthcare costs. Finance reports being blindsided by increased costs as the number of employees with family coverage increased after an acquisition.

The client implements WTW's real-time data portal (see screenshot) to access the most current data points available and give Finance executives monthly updates on:

- **Demographics**, helping identify key changes in the employee population and advise Finance on the financial impact

- **Large claims monitoring**, allowing HR to give Finance advanced notice of spikes in claims costs to adjust projections accordingly

- **Predictive analytics**, allowing the employer and Finance to assess future spend related to high-cost claimants

- **The Rx pipeline**, helping the employer proactively prepare for the cost impact of new drugs entering the market

The results might include:

- **Proactive cost management:** Visibility into cost drivers allowed HR to communicate with Finance and introduce design changes to mitigate cost increases.

- **Improved forecasting accuracy:** Real-time data allowed for more accurate healthcare budgets. This improved the employee value proposition by reallocating excess budgets to other value-added benefits.

- **Improved reserve estimates:** Using predictive analytics to evaluate outstanding spend related to large claims improved incurred but not reported (IBNR) estimates.
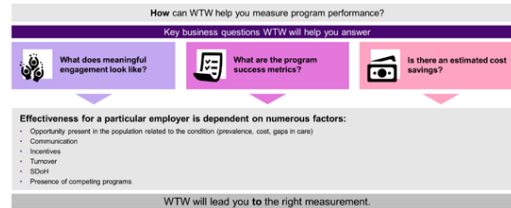
Point solution evaluation

An employer needs to determine whether its point-solution programs are adding value. WTW's Value Impact Dashboard (see screenshot) enables organizations to answer the following questions:

- Are our members engaging in a solution in meaningful ways? The Value Impact Dashboard measures active engagement in a solution against anticipated engagement milestones.

- Is the program having a measurable impact for our members? Thoughtfully defined key performance measures serve as leading indicators to demonstrate whether a program is truly making a difference.

- Are we realizing cost savings from this program? Vetted cost-avoidance measures demonstrate whether a solution is delivering value beyond its cost.

The results might include:

- **Improved vendor performance:** Objective evaluation of vendor performance allows the employer to optimize its vendor relationships.

- **Improved employee satisfaction:** Effective, well-run programs significantly enhance the employee experience.

- **Improved population health:** With well-managed and highly used programs in place, population health improves over time.