Did you know that social determinants of health account for <u>over half</u> of a person's health outcomes?

THE PROBLEM

Medical and clinical data are the entire foundation of many existing wellness initiatives, programs, and communications within the Medicare Advantage [MA], long-term care insurance [LTCi], and health insurance community. This approach leaves glaring gaps in customer care and wellness outcomes, which are compounded by rising medical costs and largely preventable, high-cost events like hospitalizations and readmissions.

If you think this is a problem now, just consider this statistic. Today in the US, 14 million people are receiving some form of long-term care. That number <u>will double</u> by 2050, according to estimates from the U.S. Centers for Medicare and Medicaid Services.

"This is an enormous issue," said Howard Gleckman, a senior fellow focused on health care at the Urban Institute. "Advances in technology and public health have allowed people to live longer in a condition of frailty, and we haven't developed a long-term care system to keep up with that."

THE SOLUTION

Social determinants of health offer an opportunity to respond to this challenge. Access to rich social determinants of health data gives providers a chance to improve their ability to communicate with and educate customers and caregivers. Understanding non-medical factors influencing a person's health leads to better, more targeted wellness intervention programs and a <u>reduction of high-cost medical events</u>, helping people age comfortably and at home longer.

When it comes to incorporating this data into the models and processes MA plans and LTCi providers rely on to better understand their customers, well rounded and holistic data is essential. **It all comes down to this: you don't know what you don't know about your customers.**

Some social determinants of health data might seem obvious, like income and food insecurity, but consider some of these less common factors to consider:

Do they own a pet?

Are they a member of any clubs?

Do they travel?

Do they have a family caregiver?

How old is the home they live in?

SUMMARY

To improve wellness outcomes and move the dial on high-cost event frequency, MA plans and LTCi providers must incorporate social determinants of health data into their customer profiles. Accessing this information, and leveraging the proper tools to gain actionable data insights, can help providers reduce costs, improve return on capital, and deliver better health and wellness outcomes for their policyholders.