



Addressing Employee Health Risk in Senior Living Provider Populations

In 2012, Scott Benefit Services formed a [group health captive](#), the Heritage Group Health Plan, with several independently-owned Senior Living community employers representing approximately 2,500 total employees.

Senior Living industry employees have some of the highest rates of health benefit program utilization and overall some of the highest human capital costs as compared to other private sector industries. High-risk employees in Senior Living communities drive higher benefit costs and may negatively impact productivity, performance and overall resident care.

Clinical Interventions & Comparison Study

Understanding the impact of high-risk employees in the [Senior Living industry](#), the Heritage Group Health Plan implemented clinical interventions specifically targeted high-cost, high-risk employees and their covered dependents. To evaluate the effectiveness of the clinical interventions, a study was conducted comparing annual claims cost data from Heritage Group Health Plan members to a cohort of similar Senior Living employers.

[Read the full case study report here.](#)