

Health risk assessments could help reduce numbers dependent on state

By Paul Robertson

Group insurers should actively manage the health of clients, a population health consultant has claimed.

Commenting on research into benefit claimants, Dr Peter Mills, managing director of Glassyn Health Solutions, says health risk assessments could have application in the protection and health insurance industry.

The research reported in the British Medical Journal looked to establish whether it is possible to identify people at risk of becoming dependent on state benefits for long-term health problems, based on their GP consulting behaviour.

It concluded it was possible to identify these people up to three years before they transited on to long-term benefits related to ill health.

Mills noted insurers have known this for years and, in the UK, done little with it.

He says: "It is no surprise. US insurers in the early '90s showed clearly that you could look at health risk assessment data and triage people into high, medium and low risk groups. This correlated well with future medical claims costs."

He adds: "If insurers are keen on keeping their prices down rather than just taking money from corporate providers and paying it out to healthcare providers, they need to manage the health of their customers.

"I would suggest that they incorporate a health risk assessment into the underwriting process, or certainly, in the case of PMI, into the annual renewal."

The report's authors concur.

Commenting on the Government's current policy along these lines, the report says: "Much current policy is aimed at getting people who are on long-term benefit back to work.

"It might, however, be more effective to focus on keeping those vulnerable to becoming dependent on benefit in work, rather than getting them back into work after a long period of absence from the workplace.



*Mills:
Advocates
US
principles
of triage*